

Table of Contents

Message from the Board of Directors	1
Calendar	2-3
Board of Directors.	4
Staff	4
Faculty	4
Individual Instruction – Private Lessons	5
Master Teacher Program	6
Music for Young Children	7-8
Workshops.	8-9
Guitar.	9-10
Keyboard	11-12
Ensembles/Orchestra	12-13
Suzuki Programs	14
Piano	14-15
Strings	15-16
Voice	16-18
Percussion	18
Registration Process	19
Policies.	20
Donor Form.	21
Registration Form	Center

Welcome to the Claremont Community School of Music!

CCSM is noted as the center for musical accomplishment and exceptional instruction and is among those programs most frequently cited when the noteworthy assets of the region are acknowledged. For 39 years, CCSM has succeeded at bringing the finest music education and performance opportunities to as many people as possible here in our Foothill communities. Literally thousands of lives have been enriched “one note at a time,” because CCSM upholds its mission of “...music for all.”

At CCSM, you join the multitude of students for whom music has become an adventure in self-realization and lifelong learning. All of us at CCSM are committed to helping you discover and share in the beauty of music to the best of your ability.

We hope that the unique opportunities for growth, inspiration and musical advancement you find at CCSM will become rewarding and fulfilling.

CCSM Board of Directors

2009 – 2010 Calendar

Fall Session: September 14th – June 21st. **NEW!** Individual lessons are arranged based on 3 12-week sessions or a 36-week year. Please read the Registration Process & Policy sections for complete information.

All class dates and times are subject to change. If a change is required, CCSM will contact students who have registered for the classes prior to the first meeting. The Claremont Community School of Music does not follow CUSD, LAUSD or other school calendars.

Unless otherwise noted, all events are held at the Claremont Community School of Music. Student recitals are held in our 75-seat André Watts Recital Hall.

AUGUST 2009

Aug 10	Mon		Fall Registration begins (online registrations available Aug 31)
Aug 28	Fri		Scholarship Application Deadline for Fall/Winter/Spring Sessions

SEPTEMBER 2009

Sep 7	Mon		Labor Day – Office Closed – No Lessons
Sep 13	Sun		Summer Quarter ends
Sep 14	Mon		Fall Quarter begins
Sep 14	Mon	7:00 pm	Suzuki Piano & String Parent Orientation
Sep 28	Mon		Suzuki Piano Workshop begins

OCTOBER 2009

Oct 5	Mon		Suzuki String Workshop begins
Oct 24	Sat	3:00 & 4:00 pm	Costume Recitals
Oct 25	Sun	1:00, 2:00, 3:00 4:00, 5:00, 6:00 pm	Costume Recitals

NOVEMBER 2009

Nov 14	Sat	7:00 pm	Annual Meeting of the Corporation
Nov 14	Sat	7:15 pm	Student Recitals
Nov 23-29	Mon – Sun		Thanksgiving Break – Office Closed No Lessons (unless scheduled w/instructor)
Nov 30	Mon		Office Reopens – Lessons Resume

DECEMBER 2009

Dec 5	Sat	2:00, 3:30, 5:00 pm	Student Recitals
Dec 13	Sun		Fall Quarter ends
Dec 14	Mon		Winter Quarter begins
Dec 20	Sun	4:00 pm	Holiday Keyboard Ensemble Recital
Dec 21-Jan 3	Mon – Sun		Winter Break – Office Closed No Lessons (unless scheduled w/instructor)

JANUARY 2010

Jan 4	Mon		Return from Winter Break
Jan 24	Sun	4:00 pm	Scholarship Benefit Concert held at La Verne Church of the Brethren
Jan 28	Thu	7:30 pm	Adults Only Musicales
Jan 30	Sat	2:00, 3:30, 5:00 pm	Student Recitals

FEBRUARY 2010

Feb 11	Thu		CCSM Family Pizza Party held at Round Table Pizza La Verne
Feb 21	Sun	2:00, 3:30, 5:00 pm	Student Recitals

2009 – 2010 Calendar (continued)

MARCH 2010

Mar 5	Fri	6:00-9:00 pm	NFMC Festival, Junior Division Violin & other instruments – Watts Recital Hall
Mar 7	Sun	1:00-6:00 pm	NFMC Festival, Junior Division Piano & Theory – Watts Recital Hall
Mar 13	Sat	8:00-12:00 pm	NFMC Festival, Junior Division
Mar 13	Sat	4:00-6:00 pm	Honors Recital – Thatcher Music Building, Pomona College
Mar 21	Sun		Winter Quarter ends
Mar 22	Mon		Spring Quarter begins

APRIL 2010

Apr 5-11	Mon – Sun		Spring Break – Office Open No Lessons (unless scheduled w/instructor)
Apr 18	Sun	3:30 & 5:00 pm	Student Recitals
Apr 18	Sun	7:00 pm	Senior Recitals

MAY 2010

May 3	Mon		Summer Registration begins
May 8	Sat	10:00-4:00 pm	Performathon 2010
May 21	Fri		Summer Scholarship Application Deadline
May 23	Sun	4:00 pm	Suzuki String Festival
May 31	Mon		Memorial Day – Office Closed No Lessons (unless scheduled w/instructor)

JUNE 2010

Jun 3	Thu	7:30 pm	Adults Only Musicale
Jun 4	Fri	5:30, 7:00 pm	Student Recitals
Jun 13	Sun		Spring Keyboard Ensemble Recital
Jun 20	Sun		Spring Quarter ends
Jun 21	Mon		Summer Quarter begins

Board of Directors

Peter Nasmyth – President
Carl Schafer – Vice President
William Huff – Treasurer
Mike Valentine – Secretary
Veronica Finn – Member-at-large
Dr. Panivong Norindr – Member-at-large

Staff

Lisa Jorgensen - Business Manager
Rachel La Brada - Registrar

Faculty

Accordion

Alex Lavruk, MM, Master Teacher

Early Childhood

Christina Linton, BM
Sarah Wallin Huff, MA

Guitar

Seth Greenberg, MA
Norman Ludwin, DMA, electric bass

Piano

Artemis Bedros, DMA, Master Teacher
Barbara Durost, DMA, Master Teacher
Ellen Feyk-Campbell, MM
Lisa Friedman, MFA
Christine Gendreau, BM
Carol Hendrixson, BA, Suzuki & Traditional
Marna Makau, BA, Suzuki & Keyboard
Nico Marucut, BA
Diane Norcott, AA, Suzuki & Traditional
Maria Perez-Goodman, DMA, Master Teacher
Irina Scolinos, BM
Maribel Villarmia, BM
Svetlana Woloschuk, BM

Recorder

Sandra Parker, Med

Strings

Patricia Aiken, MA, violin/viola
Danielle Cummins, MM, violin
Ellen Jung, MM, violin
Norman Ludwin, DMA, string bass
Ana Maria Maldonado, MM, cello, Master Teacher
Andrea Puente, MA, harp, Master Teacher
Linda Tajima, BA, Suzuki & Traditional violin/viola
Sarah Wallin Huff, MA, Suzuki violin

Voice and Musical Theater

Barbara Durost, DMA, Master Teacher
Christina Linton, BM

Woodwind, Brass & Percussion

Lea Appleton, MA, flute
Nicholas Casillas, MM, clarinet & saxophone
Clifford Keating, Ed.D, trumpet
Audrey Lamprey, MM, french horn
Leslie Schroerlucke, MM, clarinet
Scott Smith, BA, percussion
William Wellwood, DMA, clarinet, Master Teacher

PRIVATE LESSONS

Individual instruction is open to new and continuing students. For new students, registration begins with advisement from a department chairperson in the student's area of interest followed by a teacher assignment. All lesson arrangements for new and continuing students are made directly with the teacher, whose approval is necessary for registration. Students are encouraged to participate in ensembles, festivals, competitions and recitals. Individual instruction is available for the following:

Violin · Viola · Cello · String Bass · Harp · Piano · Keyboard · Accordion · Flute · Piccolo · Recorder · Clarinet · Saxophone · Trumpet · Trombone · French Horn · Guitar · Electric Bass · Drums · Voice · Oboe

Individual instruction begins Monday, September 14, 2009 and continues throughout the year for 36 weeks. Students may sign up for 1, 2 or all 3 sessions. Registrations are accepted at any time during the year (tuition will be prorated.)

CCSM strongly encourages students to sign up for all three sessions to secure their lesson day/time with their instructors.

Reference CCSM Registration Process on page 19 of this catalog for registration instructions.

Session 1 Fall: Sep 14, 2009 – Dec 13, 2009 No class Thanksgiving Break – Nov 23 through Nov 29 - Office Closed
 Session 2 Winter: Dec 14, 2009 – Mar 21, 2010 No class for 2-week Winter Break – Dec 21 through Jan 3 - Office Closed
 Session 3 Spring: Mar 22, 2010 – Jun 20, 2010 No class for Spring Break – Apr 5 through Apr 11 - Office Open

TRADITIONAL INSTRUCTION (ALL INSTRUMENTS) & SUZUKI INSTRUCTION (PIANO & VIOLIN)

One 12-Week Session (12 Lessons)

Customer Payment Options

Tuition	Monthly (3 pmts)	Full (1 pmt)
15 Minute Lesson	\$54	\$162
30 Minute Lesson	\$108	\$324
45 Minute Lesson	\$162	\$486
60 Minute Lesson	\$216	\$648

Two 12-Week Sessions (24 Lessons)

Tuition	Monthly (6 pmts)	Quarterly (2 pmts)	Full (1 pmt)
15 Minute Lesson	\$54	\$162	\$324
30 Minute Lesson	\$108	\$324	\$648
45 Minute Lesson	\$162	\$486	\$972
60 Minute Lesson	\$216	\$648	\$1,296

Three 12-Week Sessions (36 Lessons)

Tuition	Monthly (9 pmts)	Quarterly (3 pmts)	Full (1 pmt)
15 Minute Lesson	\$54	\$162	\$486
30 Minute Lesson	\$108	\$324	\$972
45 Minute Lesson	\$162	\$486	\$1,458
60 Minute Lesson	\$216	\$648	\$1,944

MASTER PRIVATE LESSONS

The Master Teacher Program enables students to progress at a highly motivated pace. It gives the opportunity for advanced students to prepare for performances, auditions and competitions. Students explore a more advanced repertoire and are placed in a more demanding arena to accelerate their study of music. Teachers are available to instruct students of any age and ability who demonstrate a commitment to serious music study. We are pleased to include the following instructors in our Master Teacher Program:

Dr. Artemis Bedros, piano
Dr. Barbara Durost, piano/voice
Alex Lavruk, accordion
Ana Maria Maldonado, cello

Dr. Maria Perez-Goodman, piano
Andrea Puente, harp
Dr. William Wellwood, clarinet

MASTER TEACHER PROGRAM

One 12-Week Session (12 Lessons)

Customer Payment Options

Master Tuition	Monthly (3 pmts)	Full (1 pmt)
30 Minute Lesson	\$132	\$396
45 Minute Lesson	\$198	\$594
60 Minute Lesson	\$264	\$792

Two 12-Week Sessions (24 Lessons)

Customer Payment Options

Master Tuition	Monthly (6 pmts)	Quarterly (2 pmts)	Full (1 pmt)
30 Minute Lesson	\$132	\$396	\$792
45 Minute Lesson	\$198	\$594	\$1,188
60 Minute Lesson	\$264	\$792	\$1,584

Three 12-Week Sessions (36 Lessons)

Customer Payment Options

Master Tuition	Monthly (9 pmts)	Quarterly (3 pmts)	Full (1 pmt)
30 Minute Lesson	\$132	\$396	\$1,188
45 Minute Lesson	\$198	\$594	\$1,782
60 Minute Lesson	\$264	\$792	\$2,376

Save Time! Register Online! Beginning Monday, August 31 you can register online at www.claremontmusic.org

MUSIC FOR YOUNG CHILDREN (MYC)

For a parent/caregiver and child ages birth to 6 years. Here is where the magic begins! Many of CCSM's most dedicated and advanced junior and senior high school students started in MYC. With an emphasis on Kodály method of music education and Orff-Schulwerk instrumental activities, these classes allow children to discover the beautiful world of music. Children begin to learn their musical "mother tongue," through American and multi-cultural folksong. This rich song heritage holds the elements of sound musicianship from which children will engage in age-appropriate and properly guided singing, playing, dancing, movement, listening and improvisation. Through music games and play, children will begin to recognize the basic elements of music as they expand their listening skills, engage in fun music reading-readiness activities, discover their musical self and find their own voice. Students will also enjoy the socialization benefits that only ensemble singing and playing can provide. Beginning at age 3, students begin to apply their musical knowledge to the piano keyboard. The classroom is equipped with one piano keyboard per child. Level II students also learn simple songs on the soprano recorder. Classes are separated by ages as listed below.

About Kodály music education and Orff-Schulwerk activities:

Developed by the Hungarian composer, pedagogue and music-educator, Zoltan Kodály, the Kodály approach to music education is an experiential and comprehensive teaching program that trains basic music skills and the reading and writing of music. For more information, visit the Organization of Kodály Music Educators website at: www.oake.org

Orff-Schulwerk was developed by the German composer, Carl Orff as a way for children to learn music and movement. Likewise, Orff-Schulwerk activities are also based on things children enjoy doing - hearing and making music, before reading and writing it. The specially made Orff instruments include metallophones and xylophones that provide beautiful sounds by themselves and as accompaniment to support children's singing. The use of these instruments help children to become responsive to each other's music making and participation. For more information on Orff-Schulwerk, please visit the American Orff-Schulwerk Association website at: www.aosa.org

Music for Young Children/Infants and Toddlers

For a parent/caregiver and child ages birth to 3 years. Families enjoy learning musical skills with puppets, songs, movement, baby massage and age appropriate games. Children experience a variety of music while exploring shakers, bells, drums, scarves, balls, finger cymbals, and more!

Instructor: Christina Linton Min 5 / Max 10

All classes for all sessions begin: 9:30 am - All classes for all sessions end: 10:15 am

Session 1 Fall: 11 Lessons Tuition: \$121 Material fee: \$0	Start Dates: Wed, Sep 16 Sat, Sep 19	End Dates: Wed, Dec 2 Sat, Dec 5
Session 2 Winter: 10 Lessons Tuition: \$110 Material fee: \$0	Start Dates: Wed, Jan 6 Sat, Jan 9	End Dates: Wed, Mar 10 Sat, Mar 13
Session 3 Spring: 11 Lessons Tuition: \$121 Material fee: \$0	Start Dates: Wed, Mar 24 Sat, Mar 27	End Dates: Wed, Jun 9 Sat, Jun 12

Music for Young Children/Age 3

For a parent/caregiver and child age 3 years. Young children explore the world of music in this class. Activities include singing, movement, playing rhythm and Orff instruments and improvisation. Children and parents develop skills in listening, music reading readiness, piano/keyboard and ensemble music making. Instructor: Christina Linton Min 5 / Max 8

All classes for all sessions begin: 10:30 am - All classes for all sessions end: 11:15 am

Session 1 Fall: 11 Lessons Tuition: \$143	Start Dates: Wed, Sep 16 Sat, Sep 19	End Dates: Wed, Dec 2 Sat, Dec 5
Session 2 Winter: 10 Lessons Tuition: \$130	Start Dates: Wed, Jan 6 Sat, Jan 9	End Dates: Wed, Mar 10 Sat, Mar 13
Session 3 Spring: 11 Lessons Tuition: \$143	Start Dates: Wed, Mar 24 Sat, Mar 27	End Dates: Wed, Jun 9 Sat, Jun 12

Annual Material Fee: \$20

Music for Young Children/Level I

For a parent/caregiver and child ages 4 to 5 years. Young children explore the world of music in this class. Activities include singing, movement, playing rhythm and Orff instruments and musical games. Children and parents develop skills in listening, piano/keyboard, ensemble performance and explore an introduction to music reading. This class culminates in an informal performance.

Instructor: Christina Linton Min 5 / Max 8

34 Lessons	Start Dates: Wed, Sep 16 Start Time: 1:15pm	End Dates: Wed, Jun 9 End Time: 2:00pm
-------------------	--	---

34 Lessons	Start Dates: Fri, Sep 18 Start Time: 5:30pm	End Dates: Fri, Jun 11 End Time: 6:15pm
-------------------	--	--

	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
Tuition:	\$53	\$159	\$476
Material fee: \$30			

Music for Young Children/Level II

For a parent/caregiver and child ages 5 to 6 years who have completed MYC Level I. Young children further develop their musical skills through solfege, keyboarding, Orff instruments, conducting, and an introduction to the soprano recorder. Activities include singing, musical games, movement, improvisation, and stories about music. This class culminates in an informal performance.

Instructor: Christina Linton Min 5 / Max 8

34 Lessons	Start Dates: Thu, Sep 17 Start Time: 4:30 pm	End Dates: Thu, Jun 10 End Time: 5:15 pm
-------------------	---	---

	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
Tuition:	\$53	\$159	\$476
Material fee: \$30			

WORKSHOPS

Piano Workshops with Diane Norcott

Open to traditional and Suzuki students who are concurrently taking private instruction with any instructor. Ten hours of group piano activities including exploration of music theory, music history, ensemble playing, and performance workshops. Fun and interactive games and learning experiences introduce the music theory concepts and reinforce the learning of the private lessons. Students to be grouped at appropriate age and level. Min 4 / Max 8

Workshops will be held on Saturday afternoons and will be arranged with the instructor. Classes start on Sep 19 and end on June 19.

	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
Lessons: 10 hours (throughout school year)	\$19	\$57	\$170

Performance/Theory Piano Workshops with Diane Norcott

Open to traditional and Suzuki students who are concurrently taking private instruction with any instructor. Five hours of performance workshops and a music theory practice exam date. Students to be grouped at appropriate age and level by instructor. Min 4 / Max 8

Workshops will be held on Saturday afternoons and will be arranged with the instructor. Classes start on Sep 19 and end on June 19.

	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
Lessons: 5 hours (throughout school year)	n/a	\$29	\$85

Check out our Calendar for special events & student recitals at www.claremontmusic.org

Keyboard Theory Workshops with Marna Makau

Open to ages 3 to 18 years of age. Must be enrolled concurrently in Suzuki or traditional private instruction. Suzuki students are strongly encouraged to enroll in workshops, but it is not required. Workshops enhance the student's piano private lessons. Private lessons & workshops are coordinated with the instructor prior to registration.

The workshop below is for pre-school aged students who will have the opportunity to have introductory group music activities including: singing, movement, rhythm games and appreciation. Min 4 / Max 8

Pre-Twinklers ages 3 to 5

Start Date: Mon, Sep 21
Start Time: 2:00 pm

End Date: Mon, Jun 14
End Time: 3:00 pm

The below group workshops are an important supplement to Suzuki piano lessons. Seven classes are held in the Keyboard Lab where the elements of music are introduced using activities and games. Three Performance Workshops are held in Watts Recital Hall where performance skills are learned. Playing together following a steady beat is experienced in all of the workshop sessions. Two Keyboard Ensemble Recitals are held to give an opportunity for group performances; one at the Holiday season and one in the Spring. Min 4 / Max 8

All workshops begin Saturday, Sep 19 and end on Saturday, Jun 19

Beginners - 5 to 8 years

Start Time: 12:00 pm

End Time: 1:00 PM

Level I - 6 to 10 years

Start Time: 1:00 pm

End Time: 2:00 PM

Level II - 6 to 11 years

Start Time: 2:00 pm

End Time: 3:00 PM

Level III - 7 to 12 years

Start Time: 3:00 pm

End Time: 4:00 PM

Level IV/V - 8 to 18 years

Start Time: 4:00 pm

End Time: 5:00 PM

Lessons: 10 hours

(throughout school year)

Material Fee: \$20

9-pmts
Month
\$19

3-pmts
Quarter
\$57

1-pmt
Full
\$170

GUITAR

Children's Guitar

Open to ages 7 to 12 years. Children learn songs, chords, and how to read music using an easy-to-follow approach. A small class ensures that each child will receive individualized attention during the class. No previous musical training is required.

Instructor: Seth Greenberg Min 4 / Max 6

All classes in all sessions begin at 4:30 pm and end at 5:30 pm

Session 1 Fall: 12 Lessons

Start Dates: Wed, Sep 16

End Dates: Wed, Dec 9

Tuition: \$228 Material fee: \$15

Session 2 Winter: 11 Lessons

Start Dates: Wed, Jan 6

End Dates: Wed, Mar 17

Tuition: \$209 Material fee: \$15

Session 3 Spring: 12 Lessons

Start Dates: Wed, Mar 24

End Dates: Wed, Jun 16

Tuition: \$228 Material fee: \$15

Tuition payments are due on the 1st of the month.
Payments are considered late if not received by the 10th of the month.
Sign-up for Auto-Pay and avoid late fees!

Teen Guitar

Open to ages 13 to 18 years. Teens interested in learning how to play favorite songs without any previous playing experience have come to the right place. Using a modern method, students learn guitar basics; develop a comprehensive chord vocabulary, and learn how to read music. Instructor: Seth Greenberg
Min 4 / Max 6

All classes in all sessions begin at 5:30 pm and end at 6:30 pm

Session 1 Fall: 12 Lessons	Start Dates: Wed, Sep 16	End Dates: Wed, Dec 9
Tuition: \$228 Material fee: \$15		

Session 2 Winter: 11 Lessons	Start Dates: Wed, Jan 6	End Dates: Wed, Mar 17
Tuition: \$209 Material fee: \$15		

Session 3 Spring: 12 Lessons	Start Dates: Wed, Mar 24	End Dates: Wed, Jun 16
Tuition: \$228 Material fee: \$15		

Adult Guitar

Open to ages 19 to 55 years. If you have ever wanted to play the guitar, take advantage of this great opportunity to finally learn how! In a relaxed, easy-to-follow environment, you will learn everything needed to play your favorite songs! Have fun developing a basic chord vocabulary, learn music reading, and different guitar styles. Instructor: Seth Greenberg Min 4 / Max 6

All classes in all sessions begin at 6:30 pm and end at 7:30 pm

Session 1 Fall: 12 Lessons	Start Dates: Wed, Sep 16	End Dates: Wed, Dec 9
Tuition: \$228 Material fee: \$15		

Session 2 Winter: 11 Lessons	Start Dates: Wed, Jan 6	End Dates: Wed, Mar 17
Tuition: \$209 Material fee: \$15		

Session 3 Spring: 12 Lessons	Start Dates: Wed, Mar 24	End Dates: Wed, Jun 16
Tuition: \$228 Material fee: \$15		

Older Adults Guitar

Open to ages 55 + years. It's never too late for you to benefit from the enjoyment of learning to play the guitar. Learn the skills needed to play your favorite songs through a clear, proven method. Develop skills, build chord vocabulary, and learn how to read music at a comfortable pace. Instructor: Seth Greenberg
Min 4 / Max 6

All classes in all sessions begin 1:30 pm and end at 2:30 pm

Session 1 Fall: 12 Lessons	Start Dates: Tue, Sep 15	End Dates: Tue, Dec 8
Tuition: \$228 Material fee: \$15		

Session 2 Winter: 11 Lessons	Start Dates: Tue, Jan 5	End Dates: Tue, Mar 16
Tuition: \$209 Material fee: \$15		

Session 3 Spring: 12 Lessons	Start Dates: Tue, Mar 23	End Dates: Tue, Jun 15
Tuition: \$228 Material fee: \$15		

Some of our coming events

Costume Recitals, Oct 24 & 25, 2009

Scholarship Benefit Concert, Jan 24, 2010

CCSM Family Pizza Party, Feb 11, 2010

NFMC Festival, Junior Division Mar 5, Mar 7 and Mar 13, 2010

Performathon, May 8, 2010

Suzuki String Festival, May 23, 2010

***For a full listing of our calendar events, please reference page 2 of this catalog
or visit www.claremontmusic.org***

KEYBOARD

Keyboard “Fun”-damentals

Open to ages 6 to 18 years. Keyboard “Fun”-damentals provides a strong beginning keyboard learning experience and the solid grounding needed to learn how to play any instrument, including voice. Students learn the elements of music, including rhythm, pitch, dynamics, tempo, articulation, form, reading and other skills while having fun learning and playing music with others on rhythm instruments and digital keyboards. Instructor: Marna Makau Min 4 / Max 8

Ages 6 to 9 - Beginner

All classes in all sessions begin at 3:00 pm and end at 3:45 pm

Session 1 Fall: 12 Lessons	Start Dates: Mon, Sep 14	End Dates: Mon, Dec 7
Session 2 Winter: 12 Lessons	Start Dates: Mon, Dec 14	End Dates: Mon, Mar 15
Session 3 Spring: 12 Lessons	Start Dates: Mon, Mar 22	End Dates: Mon, Jun 14

Tuition \$180 per session / Annual material fee: \$20

Ages 10 – 14 – Beginner

All classes in all sessions begin at 4:00 pm and end at 4:45 pm

Session 1 Fall: 12 Lessons	Start Dates: Mon, Sep 14	End Dates: Mon, Dec 7
Session 2 Winter: 12 Lessons	Start Dates: Mon, Dec 14	End Dates: Mon, Mar 15
Session 3 Spring: 12 Lessons	Start Dates: Mon, Mar 22	End Dates: Mon, Jun 14

Tuition \$180 per session / Annual material fee: \$20

Ages 10 – 18 – Refresher

All classes in all sessions begin at 5:00 pm and end at 5:45 pm

Session 1 Fall: 12 Lessons	Start Dates: Mon, Sep 14	End Dates: Mon, Dec 7
Session 2 Winter: 12 Lessons	Start Dates: Mon, Dec 14	End Dates: Mon, Mar 15
Session 3 Spring: 12 Lessons	Start Dates: Mon, Mar 22	End Dates: Mon, Jun 14

Tuition \$180 per session / Annual material fee: \$20

Adult Keyboard: Beginner

Open to ages 18 + years. For those who wish to establish foundation keyboard, theory and reading skills. Enjoyment and success will be experienced at the earliest stages. No performance required.

Instructor: Marna Makau Min 4 / Max 8

All classes in all sessions begin at 9:00 am and end at 10:00 am

Session 1 Fall: 12 Lessons	Start Dates: Thu, Sep 17	End Dates: Thu, Dec 10
Session 2 Winter: 12 Lessons	Start Dates: Thu, Dec 17	End Dates: Thu, Mar 18
Session 3 Spring: 12 Lessons	Start Dates: Thu, Mar 25	End Dates: Thu, Jun 17

Tuition \$216 per session / Annual material fee: \$20

Adult Keyboard: Refresher

For those who wish to revive and extend keyboard/piano skills learned previously. No performance required.

Instructor: Marna Makau Min 4 / Max 8

All classes in all sessions begin at 10:00 am and end at 11:00 am

Session 1 Fall: 12 Lessons	Start Dates: Thu, Sep 17	End Dates: Thu, Dec 10
Session 2 Winter: 12 Lessons	Start Dates: Thu, Dec 17	End Dates: Thu, Mar 18
Session 3 Spring: 12 Lessons	Start Dates: Thu, Mar 25	End Dates: Thu, Jun 17

Tuition \$216 per session / Annual material fee: \$20

Adult Keyboard: Advanced Ensemble

Open to ages 18 + years. For players who have secure skills in reading and playing on keyboards or pianos. Music for keyboard ensembles will be explored, from jazz to chamber music styles.

Instructor: Marna Makau Min 4 / Max 8

All classes in all sessions begin at 11:00 am and end at 12:00 pm

Session 1 Fall: 12 Lessons	Start Dates: Thu, Sep 17	End Dates: Thu, Dec 10
Session 2 Winter: 12 Lessons	Start Dates: Thu, Dec 17	End Dates: Thu, Mar 18
Session 3 Spring: 12 Lessons	Start Dates: Thu, Mar 25	End Dates: Thu, Jun 17

Tuition \$216 per session / Annual material fee: \$20

Adult Piano - Duo

Open to ages 18 + years. An opportunity for adults to develop their piano playing and music reading skills. The enjoyment of exploring music for duo pianos will also be offered. Instructor:

Marna Makau Min 2 / Max 2

18 Lessons	Start Dates: Mon, Sep 21	End Dates: Mon, Jun 14
	Start Time: 7:30 pm	End Time: 8:30 pm

Tuition: \$243 / Annual material fee: \$20

Ensembles/Orchestra

Piano Ensemble

Open to all ages. Ensemble class is for intermediate or advanced students to improve their reading ability as well as learning to listen to partners, and be able to perform as a team. Enjoyable selection of music at all levels. Also have the opportunity to perform in recitals throughout the year. Adult advanced pianists are especially welcome. Instructor: Dr. Artemis Bedros Min 2 / Max 4

Instructor approval & assignment to appropriate ensemble group prior to registration.

36 Lessons	Start Dates: Tue, Sep 15	End Dates: Tue, Jun 15
	Start Time: TBA	End Time: TBA

30-Minute Duo Tuition	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
	\$66	\$198	\$594

45-Minute Trio Tuition or 60-Minute Quartet Tuition:	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
	\$88	\$264	\$792

Village Pipers – Recorder Ensemble

The Pipers is for adult recorder players who want to play in an ensemble. Students need to be able to read music and know the fingering for their instrument. Repertoire includes Renaissance, Baroque, and folk music. This class is open to soprano, alto, tenor and bass players. See Mrs. Parker before registering.

20 Lessons	Start Dates: TBA	End Dates: TBA
	Start Time: TBA	End Time: TBA

Tuition: \$150

Pay your monthly/quarterly tuition online...Visit us at www.claremontmusic.org

Chamber Music Ensembles

Chamber music provides an invaluable learning experience because of the way it challenges each student to produce independent musical lines in harmony with each other! It stresses skills such as phrasing, counting, intonation, tone colors, rhythm, cooperation and responsibility. Each ensemble is a “team,” working together to produce beautiful music!

Intermediate String (or Piano) Trios/Quartet

This year violinists, violists, cellists, and possibly a pianist will pursue music for any combination of these instruments (3 or 4 violins; 1 or 2 violins, 1 violist & 1 cellist; or piano, 1 violin or possibly 1 violist, and 1 cellist, for example). Students will be exposed to music of different periods and styles. The intermediate student should be able to play with vibrato, know positions, and be able to play in a variety of keys, including major and minor scales, 2-3 octaves, and have strong reading skills. Students are encouraged to contact their instructor or Linda Tajima if interested. An advanced pianist may apply upon recommendation of his/her instructor.

18 Lessons	Start Dates: Mon, Oct 5	End Dates: Mon, May 17
	Start Time: 7:30 pm	End Time: 8:30 pm

Tuition:	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
	\$48	\$142	\$425

Traditional String Instruction Package

Students who study violin, viola, and cello may participate in a Traditional String Instruction Package that will include 36 private lessons, 20 string orchestra classes, and 4 Performance Workshops. The Performance Workshops and the string orchestra class are held on Mondays. The string orchestra classes begin the week of October 12.

Instructors: Linda Tajima and Sarah Wallin Huff

Traditional String Package includes:

- 36 private lessons
- 20 1- hour string orchestra sessions (min 6)
- 4 Performance Workshops (min 10)

Tuition:	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
½ hour:	\$143	\$429	\$ 1,287
¾ hour:	\$197	\$591	\$ 1,773
1 hour:	\$251	\$753	\$ 2,259

String Orchestra

The String Orchestra is an elementary level orchestra for advancing violin, viola, cello and string bass students playing in the keys of D, G, and C, among others. Traditional and Suzuki students in mid-Book 1 through Book 3 will learn orchestral techniques including following a conductor, counting, listening to other parts for balance and blend, and style, using the appropriate bow stroke. Students will be playing 3-4 part orchestral works. Tuition includes 20 orchestra sessions.

Instructor: Linda Tajima Min 6

20 Orchestra Sessions	Start Dates: Mon, Oct 12	End Dates: Mon, May 17
	Start Time: 5:45 pm	End Time: 6:45 pm

Tuition:	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
	\$ 30	\$90	\$270

Financial Aid Applications available in the school office or at www.claremontmusic.org

SUZUKI PROGRAM

Suzuki Philosophy

This "Mother Tongue" approach to music education originated with Dr. Shinichi Suzuki. Children naturally learn to speak their native language by imitating the sounds of speech in the home environment. A rich musical setting starts in the home with the daily family enjoyment of fine recordings. Paralleling language development, Suzuki students listen first, express the music on their instrument, and then read music.

The parent is an essential assistant who attends all classes and guides home practices and listening. As students mature, self-motivation develops. They gradually take on more responsibility for lesson preparation. The parents' role then evolves into one of support and appreciation.

Skills grow step-by-step as the child learns to listen for fine pitch, tone quality and musical interpretation. Posture, coordination and body balance gain fluency with daily practice. The rewards from this careful study are sensitivity to beauty, fine memory, a sense of discipline, concentration and enjoyment from the process of music-making; the child's potential blossoms.

Suzuki Parent Orientation

This orientation is required of all new Suzuki violin, viola and piano parents as well as new families to the program. Highlights from the "Nurtured by Love" video introduce music making in the Suzuki manner. Teachers will present key topics: Talent Education, Listening, and Parent Role at home and at the lesson. There will be time for parents' questions to be answered in separate groups for strings and piano. The meeting will last approximately 1½ hours.

Monday, September 14, 2009

7:00-8:30 pm

Andre Watts Recital Hall

SUZUKI PIANO

Individual Suzuki piano lessons are offered for all ages from 3 years old and on. They may be 15, 30, 45, or 60 minutes long, depending on the age and wishes of the student. Lessons are offered Monday through Saturday through arrangement with the teacher. Workshops for Suzuki piano students are highly recommended and are offered on page 7 and 8 of the catalog.

Instructors: Carol Hendrixson, Marna Makau and Diane Norcott

Pre-Twinkler Suzuki Piano Class

Open to ages 3 ½ to 4 ¾ years plus parent/caregiver. Classes are designed to introduce preparatory skills for playing the piano. Children learn through age-appropriate play and singing activities to prepare them for private lessons. Skills include singing, movement, listening, beginning keyboard skills and rhythm. Instructor approval required prior to registration.

Instructor: Diane Norcott Min 3 / Max 5

All classes for all sessions begin: 10:15 am - All classes for all sessions end: 11:00 am

Session 1 Fall: 8 Lessons	Start Dates: Sat, Sep 19	End Dates: . Sat, Nov 7
Session 2 Winter: 8 Lessons	Start Dates: Sat, Jan 9	End Dates: . Sat, Feb 27
Session 3 Spring: 8 Lessons	Start Dates: Sat, Mar 27	End Dates: . Sat, May 22

Tuition: \$140 per session / Material Fee: \$0

Twinkler Suzuki Piano Class A

Open to ages 4 ¾ to 6 years (kindergarteners) plus parent/caregiver. Children learn listening skills, beginning music theory, beginning keyboard skills and rhythm skills through guided "play" exercises that are developmentally appropriate. Instructor approval required prior to registration.

Instructor: Diane Norcott Min 3 / Max 5

All classes for all sessions begin: 11:00 am - All classes for all sessions end: 11:45 am

Session 1 Fall: 8 Lessons	Start Dates: Sat, Sep 19	End Dates: . Sat, Nov 7
Session 2 Winter: 8 Lessons	Start Dates: Sat, Jan 9	End Dates: . Sat, Feb 27
Session 3 Spring: 8 Lessons	Start Dates: Sat, Mar 27	End Dates: . Sat, May 22

Tuition: \$140 per session / Material Fee: \$0

Twinkler Suzuki Piano Class B

Open to ages 6 – 8 years or grades 1 – 3 plus parent/caregiver. Children learn listening skills, beginning music theory, rhythm skills and receive additional emphasis on keyboard skills through “play” exercises that are developmentally appropriate. Instructor approval required prior to registration.

Instructor: Diane Norcott Min 3 / Max 5

All classes for all sessions begin: 5:30 pm - All classes for all sessions end: 6:15 pm

Session 1 Fall: 8 Lessons	Start Dates: Wed, Sep 16	End Dates: Wed, Nov 4
Session 2 Winter: 8 Lessons	Start Dates: Wed, Jan 6	End Dates: Wed, Feb 24
Session 3 Spring: 8 Lessons	Start Dates: Wed, Mar 24	End Dates: Wed, May 19

Tuition: \$140 per session / Material Fee: \$0

SUZUKI STRINGS

Suzuki Strings “Twinklers”

The Suzuki violin and viola “Twinklers” program is designed for beginning students from three to eight years old. The program includes a weekly workshop class on Mondays, which begins with 4 parent orientation classes that will be continued by a class for the students, 4 Performance Workshop classes, and a 30-minute private lesson. At the beginning of the school term, the parents will learn the basics of technique by learning how to play “Twinkle, Twinkle Little Star Variations.” This helps the parent understand what is realistic to expect from the child since the parent is the “Home Teacher.” The workshop is designed to teach the basics of holding the instrument and learning sensitivity to pitch and rhythm. Families are welcome to stay and observe the combined repertoire class to receive more of an overview of the Suzuki approach. Workshops begin on Oct 12. Performance Workshop begins on Oct 5

Instructors: Linda Tajima and Sarah Wallin Huff

Workshops: Monday 4:00 to 4:30 pm - Begins October 5, 2009

Includes:

- 36 1/2-hour private lessons
- 20 1/2-hour pre-twinkler/twinkle workshops (Mondays) (min 4)
- 4 Performance Workshops (Mondays) (min 10)

Tuition:	9-pmts	3-pmts	1-pmt
	<u>Month</u>	<u>Quarter</u>	<u>Full</u>
½ hour:	\$140	\$ 420	\$1,260

MARK YOUR CALENDAR!

No lessons on the following holidays (*unless you have made special arrangements with your instructor*):

Nov 23 – Nov 29 Thanksgiving Break

Dec 21 – Jan 3 Winter Break

Apr 5 – Apr 11 Spring Break

May 31 Memorial Day

Suzuki String Workshops

Workshops are an integral part of the Suzuki program. We will begin a new format this fall! Students, who know the Twinkle Variations on up through the books, will participate in a combined repertoire class on Monday afternoons which will expose students to works that they will be learning, and also emphasize wonderful playing techniques through the use of games. The workshops will teach students to work together, while developing listening skills and are designed to encourage correct playing techniques as well as a wonderful musical style. Regular attendance is required and is essential to the student's progress. Parents/guardians of beginning students are required to stay for the classes. Placement in one of the following programs will depend on the student's advancement and music reading skills.

Instructors: Linda Tajima and Sarah Wallin Huff

Schedule: Workshops begin Monday, October 5, 2009

Beginning Reading includes:

- 36 private lessons
- 20 1/2-hour music reading classes (min 4) Monday 4:00 to 4:30 pm
- 20 3/4-hour combined repertoire classes (min 10) Monday 4:45 to 5:30 pm
- 4 Performance Workshops (min 10) Monday 4:45 to 6:15 pm

Tuition:	9-pmts <u>Month</u>	3-pmts <u>Quarter</u>	1-pmt <u>Full</u>
½ hour:	\$155	\$ 464	\$ 1,390
¾ hour:	\$209	\$ 626	\$ 1,876
1 hour:	\$263	\$ 788	\$ 2,362

String Orchestra includes:

- 36 private lessons
- 20 1-hour string orchestra sessions (min 6) Monday 5:45 to 6:45 pm
- 20 ¾- hour combined repertoire classes (min 10) Monday 4:45 to 5:30 pm
- 4 Performance Workshops (min. 10) Monday 4:45 to 6:15 pm

Tuition:	9-pmts <u>Month</u>	3-pmts <u>Quarter</u>	1-pmt <u>Full</u>
½ hour:	\$158	\$ 473	\$ 1,417
¾ hour:	\$212	\$ 635	\$ 1,903
1 hour:	\$266	\$ 797	\$ 2,389

VOICE

Music for Young Singers I

Open to ages 5 to 8 years. The young singers in this class will develop healthy and beautiful singing voices. They will also learn music reading, sight singing, and performance skills through games and fun songs. Our final class will be an informal performance for friends and family. This class may be taken up to 3 times. Instructor: Christina Linton Min 7 / Max 12

All classes for all sessions begin: 5:30 pm - All classes for all sessions end: 6:15 pm

Session 1 Fall: 11 Lessons	Start Dates: Tue, Sep 15	End Dates: Tue, Dec 1
Tuition: \$99 Material fee: \$15		

Session 2 Winter: 10 Lessons	Start Dates: Tue, Jan 5	End Dates: Tue, Mar 9
Tuition: \$90 Material fee: \$15		

Session 3 Spring: 11 Lessons	Start Dates: Tue, Mar 23	End Dates: Tue, Jun 8
Tuition: \$99 Material fee: \$15		

**CCSM Gift Certificates available at the school office
or at www.claremontmusic.org**

High School Musical CCSM

Open to high school students. Let's put on a show! In this fun and supportive workshop, high school students will rehearse and perform a musical created just for this class. Every student will get a solo song and a named character! Subjects covered will include vocal and performance techniques. Our final class will be an informal performance for friends and family. Instructor: Christina Linton Min 6 / Max 9

Session 3 Spring: 12 Lessons	Start Date: Tue, Mar 23	End Date: Tue, Jun 8
	Start Time: 7:15 pm	End Time: 8:15 pm

Tuition: \$144 Material fee: \$0

Adult Beginning Musical Performance

Open to adult students. Let's put on a show! In this fun and friendly workshop we will rehearse and perform a musical created just for CCSM from standard and favorite song repertoire. Our final class will be an informal performance for friends and family. Subjects covered will include vocal and performance techniques. Instructor: Christina Linton Min 7 / Max 9

Session 1 Fall: 12 Lessons	Start Date: Thu, Sep 17	End Date: Fri, Dec 4
	Start Time: 7:30 pm	End Time: 8:30 pm

Tuition: \$144 Material fee: \$0

Adult Voice

Open to adult students. This is a friendly and supportive class for all levels. Using active relaxation and simple (but powerful) breathing techniques, students develop confident, capable, and beautiful singing voices. Instructor: Christina Linton Min 6 / Max 8

All classes for all sessions begin: 7:30 pm - All classes for all sessions end: 8:30 pm

Session 2 Winter: 10 Lessons	Start Dates: Thu, Jan 7	End Dates: Thu, Mar 11
-------------------------------------	-------------------------	------------------------

Tuition: \$120 Material fee: \$0

Session 3 Spring: 11 Lessons	Start Dates: Thu, Mar 25	End Dates: Thu, Jun 10
-------------------------------------	--------------------------	------------------------

Tuition: \$132 Material fee: \$0

World Music and Percussion Instrument Building

The WMPIB at CCSM provides the student, caregiver and teacher with an enjoyable and educational experience outside of the music classroom and creates an opportunity for the untrained music student to develop a fun musical experience in a nontraditional way. The program combines music with history, social skills, dexterity, language arts, integrating music, music-making activities and related cultural content. This class is a certificate program and is a great opportunity for school teachers, caregivers and after school programs. Instructor: Homero Chavez Min 5 / Max 15

Ages 6 to 13 years

Session 1 Fall: 12 Lessons	Start Date: Mon, Sep 14	End Date: Mon, Dec 7
	Start Time: 3:30 pm	End Time: 5:00 pm

Adult

Session 1 Fall: 12 Lessons	Start Date: Wed, Sep 16	End Date: Wed, Dec 9
	Start Time: 7:00 pm	End Time: 8:30 pm

Tuition: \$240 Material fee: \$35

Give the Gift of Music...Making a Donation is easy at www.claremontmusic.org

CCSM REGISTRATION PROCESS 2009 - 2010

Office Hours are Monday through Friday, 1:00 pm to 6:00pm

Private Instruction begins on Monday, September 14, 2009 and continues through June 20, 2010. Registrations are accepted at any time during the year (tuition will be prorated). Reference catalog for starting dates for group classes.

New students should call CCSM at (909) 624-3012 for counseling and an instructor referral prior to registering. Once a lesson day and time have been arranged, the registration form and payment of all fees should be submitted.

Continuing students should consult their instructor and secure lesson times and dates prior to registration. Continuing students are encouraged to register online for immediate processing. Online registration begins August 31.

Registration includes completion of registration form, payment of tuition, material fees (for group classes, if applicable) and non-refundable registration fees. Registration forms can be submitted online at www.claremontmusic.org, called in at (909) 624-3012, mailed in to: CCSM 951 W. Foothill Blvd., Claremont CA 91711, or faxed in at (909) 624-3502.

Registration fee is \$20 per student or \$30 per family. Registration fee(s) are non-refundable.

Payment Schedule: Private Lessons

Three 12-week sessions (or 36 lessons) may be paid by choosing one of the following options:

- Monthly: 9 payments due on the 1st of each month from September 2009 through May 2010. 1st payment includes 4 weeks of instruction & registration fee.
- Quarterly: 3 payments due on the 1st of each month (Sep, Dec, & Mar) 1st payment includes 12 weeks of instruction & registration fee.
- Full: 1 payment due at the time of registration in Sep 2009. Payment includes 36 weeks of instruction & registration fee.

Two 12-week sessions (or 24 lessons) may be paid by choosing one of the following options:

- Monthly: 6 payments due on the 1st of each month from the beginning month of registration. 1st payment includes 4 weeks of instruction & registration fee.
- Quarterly: 2 payments due on the 1st of each month on either Sep, Dec, or Mar depending on registration date. 1st payment includes 12 weeks of instruction & registration fee.
- Full: 1 payment due at the time of registration. Payment includes 24 weeks of instruction & registration fee.

One 12-week session (or 12 lessons) may be paid by choosing one of the following options:

- Monthly: 3 payments due on the 1st of each month from the beginning month of registration. 1st payment includes 4 weeks of instruction & registration fee.
- Full: 1 payment due at the time of registration. Payment includes 12 weeks of instruction & registration fee.

Payment Schedule: Group classes

Tuition, material and registration fees must be paid in full at time of registration unless otherwise noted.

Payments Accepted: We accept Visa, Mastercard, and Discover, personal checks and money orders.

Auto Payment: Sign up for automatic payment plan on the registration form. CCSM will automatically bill your credit card on the 1st of the month when payment is due.

Financial Aid Scholarships are available for both private instruction and group classes during the Fall /Winter/Spring terms. CCSM uses a sliding scale that considers family income & number of dependents. Assistance ranges from 10% to 50% reduction in tuition. Other factors for consideration include the number of applicants, and the amount of scholarship funds available. Visit the school office or website for financial aid application & requirements.

Application Deadline for Fall Term: August 28

CCSM POLICIES 2009 – 2010

CANCELLED CLASSES / WORKSHOPS / ENSEMBLES:

- CCSM reserves the right to cancel group classes if enrollment does not meet the required minimum number of students. In the event a class is cancelled, the parent/student will be contacted and a full refund of all fees will be issued.

MAKE-UP LESSONS:

- Out of courtesy, students should notify the instructor of any absence for any reason. However, this does not exempt the student from payment. There will be no make-up lessons for private instruction or classes for student absences. CCSM is committed to pay the teacher for the time you have scheduled, therefore, this policy is strictly enforced.
- If an instructor is absent, a make-up lesson will be scheduled at a mutually convenient time. Scheduled make-up lessons missed by the student will not be made up.

LATE FEES

- All payments are due on the 1st of the month and are considered late if not received by the 10th of the month. A late fee of \$25 is automatically applied to each student's account with a past due balance. A \$25 service charge will be applied for checks returned by the bank for any reason.

WITHDRAWAL AND REFUND POLICY:

- Private Instruction
The office must be informed by the parent/adult student in writing. Verbal notice is not accepted. Refunds will be considered by the CCSM Board Treasurer on a case by case basis. Registration and late fees are non-refundable.
- Group Classes / Workshops / Ensembles
No refunds will be considered two business days prior to the 2nd class meeting.

LIABILITY:

- Upon receipt of tuition payment, parents or legal guardians agree that CCSM shall in no manner be liable for any accident, injury, loss, theft, or damage which may be sustained on the premises in conjunction with any school related activity or function.

MARKETING:

- It is the practice of CCSM to take photographs at various events and use them to market future programs (may be posted on our website and/or catalogs). If you would prefer that we NOT use your photograph, please contact the school office.

Donor Information

Name(s) _____

Address _____

City _____

State _____ Zip Code _____

Phone _____

Email _____

The Claremont Community School of Music is tax exempt under Section 501(c) (3) of the Internal Revenue Code, making your gift tax deductible.

Gift Information

_____ Enclosed is my gift of \$ _____
(please make check payable to Claremont Community School of Music)

_____ I pledge _____ monthly payments of \$ _____

_____ Please charge my credit card for \$ _____

_____ Credit Card number

_____ Expiration Date

_____ Billing Zip Code

_____ Security Code

_____ Signature

_____ I would like to contribute stocks, bonds or real property

