

# Cello and Expensive Instrument Loan Policy

## Peninsula Community Youth Orchestra

2025-2026

Parents (and responsible parties) have two options to select from for cellos or expensive instrument loans:

1. Pay a \$400 deposit which will be billed in Jovial. The deposit minus any processing fees (roughly \$12 right now) will be returned at the end of the year (June) if the instrument is in good playable shape[1] and the student is returning it. **Parents or responsible parties may opt to pay the deposit**

**monthly in \$40 increments in Jovial instead of a lump sum.** (This is roughly the amount Rick Thanem charges for cellos as well when he has student cellos to rent.) Payments will be in Jovial.

Deposit returns will be sent to the family address on file in Jovial via check from Sound Community Bank so no one has to pay the refund fee in Jovial. If the instrument is allowed to be kept over the summer or into the next year by the registrar because the student is staying with the program or the borrowing student is still in lessons, the deposit will be returned when the student is finished with our courses or the teacher is finished with lessons.

2. If the parent or responsible party cannot afford the deposit or would prefer not to provide it, either in \$40 monthly increments, or as a lump sum, the parent must instead agree to a collection of loss prevention measures before the instrument is loaned out:

1. Accept a tile tracker which we will purchase and place on the instrument. Non-program loans (loans to students not participating in our classes and not paying dues to the SCO) should provide \$20 for the purchase of the tracker.
2. Provide us a photocopy of their state ID or driver's license.
3. Provide credit card and billing information for a card that is valid for the duration of the initial loan. Parents and responsible parties must update this information with us if they change their credit card and we may contact you to update expired card information.
4. If the instrument is lost or destroyed[1], they will be charged \$400 on the credit card information they have provided.

**Parents and responsible parties must not attempt to repair damaged instruments on their own or take them to someone else to have them repaired.** Damaged instruments should be returned immediately because improper repairs can result in the destruction of the instrument and

subsequent forfeiture of the deposit. (In layman's terms, if you try to fix problems yourself, you'll very likely make it bad enough we can't fix it and you'll have to pay for a new one.)

**Please note:** \$400 is not enough to replace our cellos with the excellent quality cellos we currently have, or to replace our more expensive instruments that we may loan out. A \$400 replacement cello will be significantly less nice than what our students are using now, but would at least keep our program able to loan out cellos.

If the student chooses to keep the borrowed instrument over the summer or into the next year, the deposit can stay with us for so long as the student is in the program and using our instruments. This means that the \$400 or \$40 per month for 10 months deposit is one-time regardless of the student being sized-up, and will be returned when they leave the program, so long as each instrument they used is in good condition on return. If the parent would like to purchase an instrument for their child and no longer use ours, they may receive their deposit back (minus roughly \$12 in processing fees) and use that towards the purchase of their own instrument.

## History

The Sequim Community Orchestra has always preferred to loan all instruments out for free to all our students, but our full complement of cellos is worth roughly the entire annual operating budget of the children's program. The loss of even one cello will cost us the tuition of nearly 7 students for a term to replace with a similar quality instrument. In addition many of these instruments were purchased with grants which will not be available again if we regularly lose instruments to failure to return the instrument or student negligence. Some of our cellos were also purchased with donations given to us for funding the purchase of cellos for our students. Stewarding these generously provided resources carefully for the long term health of the program will require a stricter loan agreement than we have had in the past.

Without instituting the above policies, we will be forced to significantly increase the cost of tuition above that which many families can afford or stop loaning out cellos for free. No one wants this.

For the more expensive instruments, we would like to keep intermediate instruments in stock for advancing students if we can and that requires extra care and handling to responsibly loan them out, which this policy will hopefully provide.

[1] Instrument destruction. This would mean that the damage to the instrument is more than the value of the instrument were it not damaged. This will include problems such as but not limited to: major cracks that extend through the sound post that ruin the sound of the instrument, broken neck, broken sound post, or destroyed peg box. Instrument destruction explicitly does not include normal wear and tear like dings and minor scratches, strings breaking, a bow needing rehairing, or the bridge breaking or falling. Minor issues such as these will be handled by our usual maintenance plan which is funded primarily by donations received at our regular bake sales. Any damage other than the minor issues above will be assessed by local expert luthier Rick Thanem to determine if the instrument is worth repairing.