



★ Heartland Opry

Presented by The Country Music Singers Association of Oklahoma



P.O. BOX 20309 OKLAHOMA CITY, OK 73156

President John Fisher

VOLUME 20 ISSUE IV

APRIL 2012

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PRESIDENT'S TUNES

Hello CMSA!

We are back from Pigeon Forge and it was an exciting week. If you didn't get to go you missed a whole week of some of the best entertainment you could ever find. Especially under one roof, the Country Tonight Theater. **I just want to tell all of our performers how proud I am to be their president.** I've never seen any of you do a more outstanding job. Our people were impressive in every way. Their talent, appearance and conduct made us all proud to be CMSA. When you see them, give them a word of thanks for the time, expense and energy it took to go so far to represent our organization. As always, Oklahoma rocked the place. I appreciate the fine example of kindness, friendliness and support that we gave to performers from other states. We made a lot of new friends, gave amazing performances and brought home a lot of trophies. Every single person deserved a trophy because they are all gifted and incredible. **I wish all of you could have been there to see the quality of adult performers and our kids. Emily Sanders, Lucas Ciliberti, Kayleigh Jones, Natalie Karcher, Madison Chisum.** Their talent and professionalism would have impressed the toughest judges. And they did. **They are the future of not only CMSA, but Country, Gospel and Bluegrass music!**

I want to add a personal word of thanks to our VP, Kevin Tatum. He worked tirelessly to help insure that everything went well. **Bobby and Caroline Pair** did everything except sleep at the theater! I want to thank them for their faithful support of CMSA. **NACMAI did a great job of handling the hundreds of performances.** There are some new states and new challenges, but **Peggy Franck, Michael, Jo, and all the other officers were more than equal to the task.** The Awards Show

The Awards Show was smooth and flawless and over at 6:00. The reception afterwards celebrating the 15 year anniversary of NACMAI was a great time of fellowship and fun. Start planning now to compete in July at our State Competition. We are hoping to have even more of our outstanding entertainers competing in solo, duet, groups, song-writing, video and bands. You get a chance to have quality judges evaluate your performance and win your place to represent your state in Pigeon Forge. You need to be there, it is a truly fantastic week.



On April 7 we have the Toby Keith Foundation Benefit for the OK Kids Korral which will benefit children and their families while undergoing treatment at Children's Hospital. We will have singers all over town singing their hearts out for this great cause. Again we will have a Grand Finale that evening with lots of surprises. Plan now to come out and support our singers in **"The Battle Of The DJs"**.

Our team captains, Borum/Borum, Moore/Elliot; Robinson; Henderson/Henry; Ross/Walker/Perkey; Tatum/Tatum are working hard to make this Benefit even more successful than last year. It takes all of us to make it work. I know we can and will do it! Thank you for being the greatest organization I have ever seen.

And thank you for the opportunity to be your President.

COMING EVENTS

April 2 Team Meeting 6 pm
 April 2 Monthly Meeting 7 pm
 DJ start announcing
 TK Fundraiser starts
 Teams promote DJ votes
 April 6 Access 34 TV
 April 7 11:30 -3:30
Singin' Buildin' & Believin' for Cures" mics fire up 11:30 am
 April 7 Grand Finale Show
 Team Salute
 Raffle & Auction
 3925 SE 39th Del City, OK

April 13 Gospel Show

Sponsored by:

3721 S. Magnolia OKC, OK

April 20 Newsletter Deadline

April 21 Country Show

Sponsored by:

3925 SE 29th Del City, OK

OPEN MIC

Tuesdays 7pm - 9pm Denny's 1-35

TALENT COORDINATOR

IF YOU WANT TO BE ON A SHOW CALL

634-7252 Mail Box 2 or contact me directly at 405-823-9784

I will also be contacting entertainers to be on the shows. Once you are booked remember you must turn in your songs on Tuesday before the show on Saturday you are scheduled to perform on by 6 pm or we will not be able to allow you to participate in the show.



Do not leave a message the day of the show that you will not be able to perform. If for some excusable reason you cannot perform contact the Talent Coordinator directly. This position will be filled shortly. Watch your emails to see who is officially appointed to fill my slot.

Thank You - Donna

durbassk@ecok.edu

VICE PRESIDENT MESSAGE

WOW!!! Pigeon Forge was awesome this year... **All singers were great and Oklahoma brought home 26 awards to brag about.** It was a great week and friendships were forged by many of our contestants. **Check out our**



Facebook page for what awards were won and pictures from this week. I want to thank all the families that were there supporting all of our entertainers. With State competitions coming in July, now is the time to start preparing.

The next event we have coming up is Toby Keith Fundraiser and are getting ready to have multiple groups out on April 7th entertaining the masses and raising money for this great cause. Please help support this.

As a reminder, the CMSA Open Mic is being held on Tuesday from 7 till 9 at Denny's on S.W. 29th and I-35. We are starting to see a welcomed increase in our attendance with 5 to 8 singers and upward of 20 total people there. We have even started to have inquiries about the CMSA because of our presence there. We would love to see you there to support the CMSA entertainers that are performing.

I would like to mention the Heartland Opry E-mail again. The great thing about having an e-mail address from Heartland Opry is that every time you e-mail someone they are seeing an advertisement for Heartland Opry and what a great way for you to help the organization grow. For those members that would like to have an e-mail address from us, please e-mail me at kevin@heartlandopry.com and I will e-mail you back your new address and password..

Remember that CMSA is an ORGANIZATION worth promoting!

Looking forward to a great time.

Kevin Tatum

CMSA Vice President



April 2012 Tips and Tricks

I have to start out by saying Pigeon Forge was a total blast this year!

Our youth (and adults) did an amazing job! So proud of you all! Oklahoma brought home a total of 26 awards! **FANTASTIC!!!** Whether you brought home a trophy or not, **EVERYONE** from Oklahoma was a winner! Once again we showed our spirit and opened our arms and hearts to competitors from other states! We are what it's all about!

I observed quite a few things this year. Some states had competitors in every category: songwriters; albums; videos; bluegrass; dance; instrumentals, groups, and of course the "normal" categories. Why didn't we? I know we have some people talented in these areas. Where were we?

I noticed that all the winners really put their "all" into their performances. That's what it takes! You have to go above and beyond what you do in a normal CMSA show. **You have to really get out there and work your package!** You can't be lazy! You can't be mediocre! You have to be at the top of your game!

The best way to improve in this area is by giving your all in EVERY performance and EVERY practice session. Practice like you're competing or performing! When you get on that CMSA stage (or any other stage) WORK IT!! When you practice, focus on your vocals, including the emotion in your song; stage presence, choreography, enunciation, attire.. **ALL OF IT!** If you practice at the top of your game it will be a lot easier to perform at the top of your game because it will already feel natural to you! **One of the things that gets people in competition is they dress up in blingy clothes and wear their hair and make-up beautifully and move around more than they usually do.** *What happens is they are completely uncomfortable and worried more about how they look; the shock factor of being dressed up. If they had gone through some "dress rehearsals" or had more local performances dressed and moving like that, they would not have been so self-conscious and nervous!*

Another thing I noticed was lots of singers trying different styles of songs outside their own preferences, because they thought that's what the judges wanted to hear. Non-belters were attempting belting songs. Balladeers were attempting upbeat, dancing-type songs. Did you know that with modern technology you can adjust the pitch of a song to where it can suit your voice better? Play around with the pitch and find what works for you. **Don't try to sing a Kellie Pickler song when you are normally an alto, and don't try singing a Josh Turner song if you are more comfortable singing Rascal Flatts. Pick songs that suit your voice, but yes, you have to step it up in competition.** Do the best you can do with whatever style of song you do best!

If you do the best you can do and you still do not win a trophy, suck it up. Sorry to be so blunt. It's okay to be bummed. You worked hard. You thought you did better. You felt you should have won SOMETHING! **It's okay to not win all the time!** The judges are not out to get you. They grade by a certain scale. It's the same for everyone. This is how it is in most all competition (except where the audience picks the winner. I hate those, it's more popularity contest than talent-based). **If you are able, have someone video your performance so you can look at it later.** *I personally don't recommend buying the video at the Theater. The quality is not worth \$24.00 (in my opinion). If you have someone with an iPhone or camcorder, have them video it. And then, after the smoke has cleared, watch it HONESTLY. Look for what could have prevented you from winning. Nervous tics? Breathing issues? Singing too softly or blowing out eardrums? Pitchy? Song too high or too low? Was the song too young or mature for your age group? Moving too much or not enough? Too many repetitive movements? Use this video as a tool to improve.*

Hey, state competition is in July! Get on it now if you're planning on competing! Just want to be a better performer? Get on it like you're gonna compete! **Bring it on!**

Till next time,

Nancy B.

★ Heartland Opry

Presented by The Country Music Singers Association of Oklahoma

OPEN MIC



Denny's

**Tuesdays
Denny's
1-35 and SE 29th
OKC, OK
7pm - 9pm**



E MAIL



Hello all! We now have the CMSA e-mail computer up and running. If you aren't getting your e-mails you need to let me know by e-mailing me at mail@heartlandopry.com. This is the new e-mail address for all CMSA correspondence. Please do not use the old one to contact me for CMSA business. I will only send messages out from mail@heartlandopry.com.

MEMBERS PLEASE NOTE:

Hello everyone from the internet information hi-way!

I have been experiencing some returns on e-mails. This is due to some of you not checking your e-mails and cleaning up your mail box. **The message I get says the recipients box is full.** Please be sure to check your e-mails often and empty unwanted mail. That way you will always get to receive CMSA's e-mails in a timely manor and know what's happening in your organization. If you have something you are doing, a show, a benefit, singing in an opry somewhere or singing in a school play please let me know and I will let others know so they can come support you. It's always nice to look out in the audience and see a familiar friendly face. God bless all of you and keep on singing!

Chery Tiller

CMSA E-mail Chairman



Larry and Pearlina Perkey and Family on the loss of Larry's father, **Charles Perkey Sr.** Please keep the Perkey family in your thoughts and prayers.

Please keep Miss Patty

McDoulett and her husband John and their family in your prayers. The McDoulett's daughter, **Safari** was killed in an automobile accident. Our deepest sympathy goes out to the McDoulett and Perkey families.

Please remember Danny Barton in your prayers as **Jessie Pitts Barton** passed away on 2/27/2012. **Our sympathy goes out to the Pitts family and Danny Barton.**

Please pray for those going to PF and for Danny who will be returning to Oklahoma

MEMBERSHIP

WANT TO BE A CMSA MEMBER



If you have questions about membership make sure and contact me.

When you join your membership application has important information which CMSA uses to contact you for participation in various activities. It is important that we have your correct email, mailing address, telephone, birthday, anniversary etc.. There are copies of other important CMSA information that will be given to you. Your membership card should be carried with you for identification at CMSA events.

Call 634-7252 Mail Box 1 or any member of the Executive Board on the front of this newsletter.

The CMSA is a not-for-profit organization that is family orientated. You do not have to be an entertainer to be a member. The only qualification you must have is **that you love Country and Gospel Music.**

Call Lottie at CMSA 634-7252 Mail Box 1 or her personal numbers are 488-7948 Email Lottie at lottie.northcutt@integrism.com

WELCOME NEW MEMBERS

986 Bolin, Betty

- 987 Dannat, Robert** 994 Adams, Beau
- 988 Dannat, Brenda 995 Adams, Julie
- 989 Rodgers, Jeremy** 996 Stover, Curtis
- 990 Farris, Barbara 997 Getz, Peter
- 991 Poe, Evonne 998 Getz, Debby
- 992 Poe Savannah** 999 Getz, Ashley
- 993 Poe, Sierra **1000 Getz, Elizabeth**
- 1001 Houser, Wendy**

Those in bold are entertainers

IMPORTANT - Dues

At CMSA shows you will be asked your ID number when you pay. Remember your number gets you in for \$4.00

Memberships renewals are due in **January** for 2012. This year we have changed to everyone paying the first of the year. **For more information please contact Lottie at 488-7947 or by email at NORTHLANDA@Integrism-health.com**

MEMBERSHIP FEES: Members more than 31 days late with membership fee's will be dropped. **To renew as a member they will have to pay full membership fee instead of the reduced rate. Members more than 61 days late to renew membership will also have to pay the full fee.** Entertainers would have to go through the auditioning process again, and pass, to perform on any CMSA show.

NEWSLETTER



CMSA newsletter@hughes.net
newsletter@heartlandopry.com
634-7252 Mail Box 4

News is what makes newspapers interesting and especially if it is news generated by members. Get your news items into me so I can get the information out to the members, radio and TV news media

Helen Moore 405-721-3512 Ext 241

Fax information 721-3632

CMSA PRAYERS REQUEST

- Dale Ashley - Medical
- Sandy Ashley's Mother Helen - Medical
- Boles, Ginger & Al - Medical
- Cobb family C.J. Vision & Charlie (Medical)
- Erickson, Linda - Medical
- Franklin, David & Vicky -Medical
- Finley, Vickie - Medical
- Garcia, Susan - Medical
- Henderson, Martha —Cancer—
- McElfresh, Mary - medical
- McKinley, Ruth - Medical
- Miller, Jeanetta - Medical
- Miller, Patti (Crist) Cancer
- Moore, Diane Tiemann (Cliff's Sister)
- Monroe, John
- Monroe, Kay -
- Newby, Teri and Cole (unspoken request)
- Ross, Carol Jean
- Rinehart, Helen - Medical
- Spears, Roy -& Cindy Medical
- Wilder, Walt - Medical
- Young, Joye - Medical

April Birthdays



| | |
|--------------------------|--------|
| Bennet, Marlene | 27-Apr |
| Big Eagle, Warren | 23-Apr |
| Boles, Al | 17-Apr |
| Borum, Jimmy | 17-Apr |
| Bourland, Phyllis | 18-Apr |
| Brown, James | 1-Apr |
| Chancellor, Jeannie | 23-Apr |
| Cook, Bill | 24-Apr |
| Crawford, Caleb | 4-Apr |
| Dial, Kristina | 2-Apr |
| Erickson, Carl | 4-Apr |
| Ferris, Caitlin | 20-Apr |
| Guthrie, Jimmy | 19-Apr |
| Guthrie, Travis | 13-Apr |
| Hunger, Cela | 8-Apr |
| Joliff, Kailyn | 27-Apr |
| Lane, Tara | 22-Apr |
| Lawson, Lavaugh | 27-Apr |
| Lim, Daniel | 26-Apr |
| McKinnis, Don | 13-Apr |
| Northcutt, Steve | 12-Apr |
| Seely, Mason | 21-Apr |
| Smith, Zackery | 21-Apr |
| Springer, Marsha | 11-Apr |
| Tatum, Kevin | 10-Apr |
| Thomas, Linda | 25-Apr |
| Tiller, Dale | 17-Apr |
| Trowbridge, Kellcy Moore | 21-Apr |
| Weiher, Leslie Moore | 25-Apr |

April 2012 Anniversaries

| | |
|-----------------------------|--------|
| Chancellor, Roger & Jeannie | 27-Apr |
| Eatmon, Kellie | 25-Apr |
| Franklin, David & Vickie | 5-Apr |

CMSA HOT LINE NUMBERS

Mail Box 1 gives you information about membership. Lottie Northcutt

Mail Box 2 gives you information about our show and allows you to leave a message and sign up to perform on a show
Donna Marie Urbassik

Mail Box 3 gives you information about our Gospel Shows and also allows you to leave a message to be signed up to perform on a Gospel Show. Carol Jean Ross

Mail Box 4 gives you current information about events that are being promoted now and future activities and you can leave a message for more information
Helen Moore

Mail Box 5 gives you information about our SHOW SPONSORSHIPS
Bobbie Doss

Mail Box 6 lets you leave a message for the President. John Fisher

NEW LIGHTING TECHNIQUE



When you come to the CMSA shows you had better be careful what you are doing. I have been told some blonde worked her way up into the lighting area and decided to handle the spotlight. We have not had any reports on how well she done her job but from the looks of the smile she must have liked it.

Maybe this can lead to a permanent position? All in favor ?

16 and Under



We have new 16 and under going our organization and some moving up to the 17- 20 category.

From the looks of the reports of awards in Pigeon Forge, I think the 16 and Under Group shinned! So many wonderful young artist.

Watch for more updates on this group!

Congrats to all those that brought home awards. You are AWESOME!

Artist of the Month 2012

| | |
|-------------------|--------|
| Farris, Caitlin | 12-May |
| Henry, Aslinn | 12-Jun |
| Monroe, John | 12-Jul |
| Big Eagle, Warren | 12-Aug |
| Fowler, Wes | 12-Sep |
| Lawless, Mallory | 12-Oct |
| Watkins, Joseph | 12-Nov |
| Kratazer, Bill | 12-Dec |

If you are listed on this email you will be the Artist of the Month in 2012 for the Month beside your name. Please email me your information by the 20th of the Month prior to your Month as Artist of the Month. Example: If you are Artist of the Month in Jan 2012 you need to have the information to me by December 20th. Here is what I need:

Where and when you were born
A little about your family--church (if any)
- school -

Hobbies other than singing
How you become involved in Country Music and the CMSA
What type of Country do you sing? Gospel? Bluegrass?

Who recommended you to the CMSA
Any venues where you have performed
Any competitions you have been involved in

What your plans for the future are as far as singing

Do you play any instruments?
Have you performed with a band?
Any recordings? Any original songs?
Have you attended any of our educational seminars? How about guitar lessons?
Do you have a favorite entertainer in CMSA?

Did you know that CMSA has two scholarships to offer? If you are not a candidate have you told anyone about the scholarships?

Any favorite story you would like to share about your singing.
Please send 4 pictures -

You do not have to write the article, simply give me the information and a contact number if I need to call you. Please remember your membership must be current for me to have you as our Artist of the Month.

FYI: We have a lot of entertainers of which 12 are selected each year as Artist of the Month. This gives everyone a chance to know a little more about you. If I do not receive your information by the deadline I will generally not be able to feature you. When you are Artist of the Month you are also on our web site at www.heartlandopry.com in the Artist of the Month section.

Country Music Singers Association to host "Battle of the DJ's" combined with their "Singin' Buildin' and Believin' For Cures" benefit for the Toby Keith Foundation OK Kids Korral



Oklahoma City, Oklahoma - March 7, 2012 - The Country Music Singers Association of Oklahoma (CMSA) announced today that they will host the 2nd annual fundraiser for the **Toby Keith Foundation OK Kids Korral**. The event scheduled to kick off April 2nd will include six teams of singers from the Heartland Opry three team each team being represented by a DJ. DJ's will be announcing their teams activities and encouraging audience participation by donations to TK Foundation and votes for the DJ. The DJ's will be battling to help teams to raise the most funds and will also be battling for the title **"2012 DJ for Singin'Buildin' and Believin for Cures"** fundraiser. The Teams will be promoting their DJ by requesting votes be sent by text for their DJ. **On April 7th Microphones will turn on City Wide at 11:30 am and off at 3:00pm** at the following locations: Langston's (Stockyards) ; Bass Pro (Bricktown); Toby Keith's I Love This Bar and Grill (Bricktown); Shawnee Mall Kohl's Dept. Store; Pelican's Restaurant in MWC and Wal Mart on I-240 and Santa Fe .

The evening of April 7th all teams will come together at the Country Western Museum and Hall of Fame for a Grand Finale. Tickets for the Grand Finale will be \$10.00 with all proceeds going to the TK Foundation OK Kids Korral.

Prior to the Grand Finale all Teams and DJ's will be submitting the funds raised and officials will be tallying their combined scores. All proceeds will go to the Toby Keith Foundation OK Kids Korral. National and State Award Winning Artist will be announced by the DJ's and the Team Captains. There will be also be a raffle and silent auction.

"This event allows us to strengthen our mission as Ambassadors of Goodwill to help preserve Country, Gospel and Bluegrass Music for which Oklahoma is known. By showcasing talented members of the CMSA's Heartland Opry and helping charitable organizations the association provides exposure to their entertainers" **states John Fisher, CMSA's President and CEO.**

"Each year it is more exciting to host these events and showcase our entertainers for a great cause WITH A REAL REASON TO SING. We are proud to work with charitable organizations that keep the funds RAISED in Oklahoma , IN OKLAHOMA, and ORGANIZATIONS committed to pediatric cancer and other disease research, treatment and a home like setting for their families while being treated."

For more information, please visit www.heartlandopry.com or contact, CMSA'S contact Donna Fisher Chairman of Public Relations, at (405) 627-1279

Press Contacts:

Donna Fisher CMSA 405-627-1279

Helen Moore : newsletter@heartlandopry.com

Want to be on a Team??

If you sing and would like to be on a team contact us via email at mail@heartlandopry.com and ask to be on a team.

If you would like to make a tax deductible donation to the OK Kids Korral contact us for details.

If you do not sing and would like to help please email us at mail@heartlandopry.com and we will find a job for you in the fundraiser.

Team Moore/Elliott is filled but other teams may need singers for their locations.



Send an email to mail@heartlandopry.com if you



want to be a part of this great cause!!!!



National Award Winners

Lucas Cilberti - 7-12 New Gospel - Male Entertainer - Entertainer of the Year ; 7-12 New Gospel Male Vocalist ; Vocalist of the Year; 7-12 Male Dance - Dancer of the Year

Madison Chisum - 7-12 Traditional Country - Female Vocalist - Future Star of Tomorrow Award

Natalie Karcher - 7-12 New Gospel - Female Entertainer - Rising Star Award; 7-12 New Gospel - Female Vocalist - Horizon Award

Emily Sanders - 7-12 Traditional Gospel - Female Vocalist ; Most Promising Award

7-12 Traditional Gospel; Female Entertainer - Entertainer of the Year; 7-12 Songwriter New Country - Songwriter of the Year; 7-12 Songwriter New Gospel - Songwriter of the Year; 7-12 Video of the Year - You Say You Will - Video of the Year; 7-12 Album of the Year - Faith in the Future - Album of the Year

Karcher/Sanders - 7-12 New Gospel Duo - Duo of the Year

Kennedy Horton - 13-16 New Gospel - Female Vocalist - Horizon Award

Kayleigh Jones - 13-16 New Country - Female Entertainer - Future Star of Tomorrow Award

Wes Fowler - 17-20 New Country - Male Vocalist - Rising Star Award; 17-20 New Country - Male Entertainer - Rising Star Award

Laura Mae - Adult Traditional Gospel - Female Vocalist - Rising Star Award

Donna Urbassik - Adult New Gospel - Female Vocalist - Most Promising Award; Adult New Gospel - Female Entertainer - Rising Star Award

Heartland Sweethearts(Tatum/Urbassik) - Duo New Gospel - Most Promising Duo

John Fisher - Adult Traditional Country - Male Vocalist - Most Promising Award; Adult Traditional Country - Male Entertainer - Most Promising Award ; John Fisher - NACMAI CEO Award

SHOP YOUR ASSOCIATION
BIRTHDAYS - ANNIVERSARIES
SPECIAL OCCASION GIFTS
CMSA has Tee Shirts, Sweatshirts
CMSA Jackets

Entertainers CD'S

The following entertainers have
CD's Available for a Minimum Donation

Tina Anderson
Ginger Boles
Cutter Elliott
John Fisher
Tiffany Henry
Destiny McElfresh
Georgiea Motley
Cameron Newby
Ariel Faith
Dale & Chery Tiller
Donna Urbassik
Amanda & Destiny
Donna McLaughlin
George Harrison
Anita Walker (has 7 CD's)

Some of these CD's are available
at the Shows others are available
for donations by the individuals
listed.

A mixed still picture CD of some past
CMSA events of the past 5 years can
be purchased for \$20.00 with \$10.00
dollars going to the Jan Barton Fund.
there are approximately 400 pictures
on each disk. For orders send to
mr.photo47@cox.net.



Entertainer Spotlight

Entertainers please let us know
where you will be performing. We will add
it to our Activities At A Glance and also
post in this column. In addition to our regu-
lar shows the following entertainers have
notified the Adv. and Promotions Committee
that they will be

NEEDED: We need a worship band in
Shawnee for a brand new church plant,
called **Lifesong Church!** We are a relaxed,
nondenominational contemporary group.
Services right now, as we're just starting
out, are at 11:00 am on Sundays. **My
name's Erica Robinson** and I am the mu-
sic minister right now--if you are interested,
contact me at 580-641-2469. We are in
need of guitarists, keyboard, bass, and
drums. **We have a state of the art sound
system but you would bring your own
instruments for the time being.** Thanks!

July 2, 2012 - Cutter Elliott at Toby
Keith's I Love This Bar and Grill.*****

Jerry Allen: Jerry Allen received the **Gover-
nor's Commendation** signed by Governor
Mary Fallin in recognition of his amazing
Whistling talent and appreciation for a cas-
sette tape given to Mary Fallin on 2/29/2012

Thank You

Regardless of the results of the 2012
NACMAI Competition, **a few thank you's
are in order.** When I first joined CMSA, my
life was a lot different. I came to the audition
alone, knowing only two people in the organi-
zation (and **Dale and Chery** didn't know I
was coming...lol). I just wanted to see if I was
good enough to make it. The two people that
stick out the most in welcoming me aboard
were **Danny Barton and Sandy Ashley.**
There were others, but they were the two that
put me at ease. Thank you. Over the past three
years, I have met so many nice people, and
grown closer to the Tiller's. And even when I
don't agree with everything about the organi-
zation, I see the hard work and dedication that
so many contribute (**Helen, Teri, Laura,
Kevin, Nancy, Chery, and so many more**),
and it is definitely something to appreciate.
Thank you. **Kevin,** thank you for the hard
work on the discs, and good job emceeing in
PF **Al and Ginger** were especially welcoming
and supportive and included me every chance
I could participate. Thank you. **Danny
Griego...** From the speedway to the pictures...
Thank you. **Renee Russell** has included me in
many events, and let me do my slot with my
own style, adding a little pop and rock, while
singing mostly country and gospel. That free-
dom to sing what was in my heart, while ex-
hibiting my style, was so much FUN. Renee
also stepped forward when I went to PF last
week and was my housesitter and watched my
kids. I knew that everything was in
good hands. Thank you. **Of course, I meet
Kirk** because of CMSA, and for that, I am
grateful to God. He is the most stable, sup-
portive man I have ever had in my life. Everyday
I know my heart is in good hands. Thank you,
babe! **So to all of you, and everyone else not
mentioned... Thank you for letting me sing.**

Cynthia Heldreth

CAPS-SHIRTS-JACKETS



\$100.00
gets you into a
nice
CMSA
JACKET

CMSA

Caps - jackets - sweatshirts- and T shirts

Contact Linda Erickson

For ordering information

There are many types of jackets with different
prices to fit any budget. You select the jacket
and our supplier will sew the

Registered CMSA logo

The supplier will not sew logo's on jackets
purchased elsewhere. .

**The Jacket most CMSA members have or-
dered is \$49.00 plus**

Logo on front.....6.00

Name on front....6.00

Logo on back ...20.00

5% shipping

8.375 % sales tax (Add it up)

Caps—\$11.00 structured

Youth caps—9.50

T. Shirts up to XL—9.00

Sweatshirts up to XL—15..00

Extra Large sizes (price varies)

Jackets available in many price ranges

ORDER NOW

WAYS AND MEANS

That's right! We are having a baby
picture contest at our shows. The contest is
open to all members who attend the
show. You can enter as many times as you
want. **The cost to enter is up to 2 pictures
\$5.** Each additional picture \$1.00. Picture size
can not be any bigger than 5 X 7. Be sure to
put your name on the back of the picture so
Linda will know who to return it to. The judg-
ing will be done by the audience. The prize
will be 50% of the money raised from the en-
tries for the one who guesses the most right. So
be sure to enter and encourage the other mem-
bers and entertainers to enter too. Then play
the game and see if you can be the big winner.
Please participate and help the club raise
money while having fun!

Check out our ways and means table at the
shows for info on ways to help your organiza-
tion...(shirts & Jackets, Pledges, Cook Books,
etc.) **Contact: Linda Erickson at 808-9346 or
Wendy Henry at 672-7490 or
wndythewitch@cox.net*******

BATTLE OF THE DJ'S

It is an assumption that Oklahoma's can make music, whether it comes from powerful radio stations, on street corners during hard times, or in any number of festivals and fairs that citizens of our state have gathered to raise both funds and self esteem.

DJ's like Owen Pickard who straddle the fence between country music disc jockey and live performer as well as songwriter is not without precedence, but it does put him in unique company.

People from Oklahoma are down to earth and love most all kinds of music. I would venture to say that Oklahomans for the most part are country fans. Regardless CMSA is ready to put them to the test. Also people from Oklahoma take pride in helping children with disease. Toby Keith, one of our prominent citizens is building the OK Kids Korral in Oklahoma City to house children with pediatric cancer. Members of the CMSA have agreed that these people will reach out and help us help the TK Foundation build this special house.

So we have combined our thoughts with the "Battle of the DJ's" and - "Singin' Building' and Belivin' fundraiser that will be held the week of April 2 through April 7th.

Select radio station DJ's will be requesting listeners to donate to the OK Kids Korral and or visit one of the 6 locations at which CMSA's Heartland Opry Entertainers will be performing to raise money for the OK Kids Korral.

Singers at each of the six locations will also be promoting their DJ to be the DJ for 2012 OK Kids Korral. Yep - we tied it altogether the DJ's, the Music, Listeners, and the foundation that will help children in our state while being treated for cancer.

**PUBLIC SERVICE
ANNOUNCEMENTS
WILL BE MADE
BY THE FOLLOWING
STATIONS**

Tracy Thomas KCNP

Lynn Waggoner KKNG 97.3

Cherry Willis KSBI 88.1 FM

Randy - 101.5 FM The Gospel Station

Candy Matthews - KYKC

Lisa Sykes - KOMA - 92.5

Ronnie K - KOMA - 92.5

Jeff Couch - 930 AM WKY
(Regional Mexican Station - Citadel
Broadcasting Co)

BATTLE OF THE DJ'S

Owen Pickard - KKNG 97.3

Amber Taylor - 101.1 KYKC



Amber Taylor may look a little different to you listeners who have followed her since the beginning of her radio career with 100.1 KYKC. At this moment, she's lost over 120lbs Amber's weight loss journey continues, as does the changes in her life

After Amber graduated she landed a job with Ada Radio Broadcast group and became an afternoon DJ for Cool 99.3 FM KADA. She loved the city life of OKC, but she was a country girl at heart. So moving back to Ada wasn't all too bad. Several months passed, and as if she was walking down some "Happy Trails" the afternoon position on Continuous Hit Country 100.1 KYKC became available. "Unbelievable" Amber thought, being the afternoon DJ for KYKC would be like "Holdin' Heaven."

In her bio it says "We aren't saying Amber is "The Reason God Made Oklahoma" but "All the Gold in California" can not compare to Amber. She's a little wacky, somewhat goofy, maybe a little crazy. Amber does not like an "ordinary life" and she isn't your "Every Day Typical Girl." She's always a Lady. She believe is true love and thinks you should live each day as if its your last. "If Tomorrow Never Comes" Amber is all about "Rollin' with the Flow" and thinks "If the World Had a Front Porch" everyone would just be a "Swingin'." Amber enjoys a "Girls Night Out" and Really you should ask her to get down to "Elvira" Once in a while, you can catch her doing the "Hillbilly Rock" in her "Hillbilly Shoes" at the "Ya'll Come Back Saloon." She really is the "Happiest girl in the Whole USA" "It is A Great Day to Be alive" and at the end of the day Amber says "I Wouldn't Have Missed It for The Whole Wide World."

Teams: Robinson; Henderson/Henry and Ross/Walker/Perky are pulling for Amber to win the Battle of the DJ's

Owen started singing on a country stage in 2007. His love for country music became his new found passion. But another passion began at a much younger age. After seeing an old picture of his dad in a Radio Studio talking on the Air, a light bulb went off in his head. Owen started to record himself talking over old records that played on a turntable his mom bought in a garage sale. From Motown Music to Jazz, Owen played songs off albums his dad owned. He later started to record a sports talk show which led to a political talk show. These tapes are still laughed at today by his family. However, the practice paid off after Owen interned at a country radio station in Oklahoma City. After a few months he started to fill in for jocks when they were



Radio was put on hold when Owen had the opportunity to move to Nashville during his Junior year in High School. Living with his mom and step-dad he played on Broadway at Tootsies during that year. Gaining experience and writing music he uses every open door to expand the music career in Nashville.

He has now returned home to OKC and has a regular gig at KKNG 97.3 as the afternoon DJ during the week. He intrigues listeners with great additions to the playlist such as the "story behind the song" that features a different artist every day. His deep, yet energetic voice make your drive home a little bit easier! Owen writes songs that looks into things like family, love and life differently. With a desire to create a new feel on a typical country song, he focuses on a fresh style. Owen hopes that you will hear more original music from that feels new to you.

Teams: Moore/Elliott; Borum/Borum and Tatum/Tatum are pulling for Owen to win the Battle of the DJ's .

GOSPEL SHOWS



From Carol Jean Ross,
Co-Chairman

GOSPEL PRAISE NIGHT SHOW on

March 9, 2012, was really enjoyed by all who attended!

Some of the singers changed the songs they wanted to sing! (always happens). Some brought humor to the audience as well as a real blessing from the music they performed. Singing for the Lord gives us responsibility to Him but also for those we share it with. Having a good time through Gospel music fills our hearts with His love and when a song brings a tear or two that's the same story. Sometimes a brief testimony of what's going on with an entertainer has to be shared. Everyone in the audience is part of a family on this evening.

On Friday, March 9, 2012 we experienced all of this at Grand Blvd. Baptist Church, along with good snacks and desserts. Also there was a location for the special guest's CD's.

After an opening prayer given by Al Boles, Carol Jean started the show, since regular Co-host and president of CMSA, John Fisher and his wonderful wife Donna, needed to be at a hospital as one of her relatives was undergoing dangerous surgery. We missed them a lot. But our gracious audience warmly welcomed our line up and their Gospel music. It was a blessing when Ginger Boles graciously co-hosted for us. Carol Jean sang "Oh Danny Boy" while playing her Q-Chord. Her 2nd number was "He Whispers Sweet Peace to Me". It is so good to hear Ginger sing more again. She did "I'll Talk To My Father" and "Every Need Supplied"

"Just a Closer Walk With Thee" and "Four Days Late" were delivered by Georgia Motley. Wanda Van Gundy belted out "A Secret Place" and "He's Watching Me". Bobby Dannatt (Bobby D.), did a great job with "Jesus and John Wayne" and "Jesus Holding My Hand". Two singers couldn't make it that night but our time worked out perfectly. Carol Jean called up the outstanding quartet "CHOSEN" to do two songs, and after everyone returned from

the break, CHOSEN had the whole 2nd half to everyone's enjoyment. It was so special to have them with us. Their clear, close to perfect voices and wonderful spirit lifted each individual high!

These concerts are free with a love offering asked for and given to the special guest entertainers.

***Gospel Concerts are on the 2nd Friday of the month at Grand Blvd. Baptist Church, 3701 S. Magnolia. If you are an entertainer and love to sing Gospel: 405-634-7252, Mail Box 3, leave your name and #; or call directly to Carol Jean Ross, 405.686.1577.

Scholarships



Teri Newby Chairman of the Scholarships Committee and Sherry Miller Co Chairman of the Committee will be contacting schools to inform them of the availability of the Scholarships offered by the CMSA. Should you know anyone including any members that may be interested in making application please have them contact Teri or Sherry for an application. The 2012 recipient has been named and will be awarded the scholarships in September. **The next scholarship application deadline is January 15, 2013.**



Applications for the 2013 Jan Barton Memorial Scholarship will be available on line. Applicants for the scholarship must be an Oklahoma resident pursuing their career in Country, Gospel and or Bluegrass music. This scholarship is

open to the public as well as members of the CMSA. Simply visit the www.heartlandopry.com or www.cmsaok.com web site to download your application. If you are not able to download the application you may request one by mail. Send your request to Teri Newby, PO Box 20309 Oklahoma City, Oklahoma, 73156 Scholarship Committee Chairman

Applicants are requested to submit an essay (maximum of 1500 words) relating to how the applicant made the choice to pursue Country, Gospel or Bluegrass music, how they have through community service impacted the lives of others and how they plan to pursue their music degree. A letter from the applicants school counselor with an official transcript including ACT/SAT scores must accompany the application. A letter for a teacher recommending the applicant as a candidate must also accompany the application. The applicant must submit a resume.

The 2013 deadline for the submission of the application will be January 15, 2013. Five finalists will be notified by February 15, 2013 by letter which will include a date for them to be interviewed by the Scholarship Committee. After the Scholarship Committee interviews the finalists they will meet and decide by popular vote who the recipient will be. On or before March 15, 2013 the 2012-2013 recipient will be announced. Erica Robinson was the 2010-2011 recipient. **The 2011-2012 recipient will be announced at the 18th Annual Awards Shows in September 2012.**

The Committee comprises the Board of Directors of the CMSA, two appointments by the President of the CMSA membership to serve on the board, and two lay members of the community (also appointed by the President) and are known as the Scholarship Committee.

Funds will be sent to the recipients school once enrollment is confirmed and the student is attending. The Scholarship Chairman will have the information to contact the school concerning the Application for the Scholarship submitted by the Applicant.

CMSA MEMBERS YOU ARE ALSO ELIGIBLE FOR THIS SCHOLARSHIP CHECK OUT THE DETAILS -- This is not for online courses/degrees

Applications for the 2013 Ralph McCoy Memorial Scholarship will be available on line. Applicants for the scholarship must be an Oklahoma resident pursuing their career in Country, Gospel and or Bluegrass music. This scholarship is open to the public as well as members of the CMSA. Simply visit the



www.heartlandopry.com or www.cmsaok.com web site to download your application. If you are not able to download the application you may request one by mail. This scholarship is funded by Sherry Miller thru the Country Music Singers Association in memory of her friend and duet partner, Mr. Ralph McCoy. Send your request to Teri Newby, Scholarship Committee Chairman P.O. Box 20309, Oklahoma City, Oklahoma 73156

Applicants are requested to submit an essay (maximum of 1500 words) relating to how the applicant made the choice to pursue Country, Gospel or Bluegrass music, how they have through community service impacted the lives of others and how they plan to pursue their music degree. A letter from the applicants school counselor with an official transcript including ACT/SAT scores must accompany the application. A letter for a teacher recommending the applicant as a candidate must also accompany the application. The applicant must submit a resume.

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Funds will be sent to the recipients school once enrollment is verified.

CMSA MEMBERS ARE ALSO ELIGIBLE FOR THIS SCHOLARSHIP CHECK OUT THE DETAILS -- This is not for online courses/degrees

What happened on our March shows:

March 3 Show was the Pigeon Forge Showcase show. Most all entertainers that qualified to compete in PF performed songs they were to compete with during the NACMAI "Country Music Week" March 12-18. Locals were treated to a pre-show sending these entertainers off with congratulations and good luck wishes for their competition and journey to PF. A great showcase of talent that no doubt Oklahomans know would be among the best of the states and countries that are to compete during the week.



Cameron came in from Belmont in Nashville, Tennessee and surprised everyone. He and his guitar get along about as good as bread and butter. It is exciting to hear Cameron talk about his studies and experiences in Nashville. Not only is he studying music but contract law related to the music industry and much more. It is always great to see him on our stage. Rather we like it or not, Cameron is no longer that youngster, he is now a grown man. **What a pleasure it has been to watch him blossom over the years and know that the BEST IS YET TO COME!**

The March 17th Show was quite different since a lot of our entertainers were in Pigeon Forge. They say when the Cat is away the mice will play. While that is what happened. **Sherry Miller like most entertainers** is attracted to spotlights and she took full advantage of her attraction by simply taking charge of the spotlight. She can't deny it because our photographer caught her in the action. What a hoot! It is almost as big as she is.



They also say the show must go on, and that it did. **Emily Northcutt** was the emcee for the show and I am told she had a great time emceeing as well as singing. Of course Emily can hold any ones attention with that beautiful smile,

big eyes and her stage presence. **Carol Jean Ross just happened to draw her own name for the Entertainers Only Drawing? Seriously, Carol Jean was as surprised as everyone else.**

The show turned out great even though the planning left a bit to be desired. **With Chery our email chairman in PF** the notice for the show was sent out later than normal and with the wrong sponsor for the show. **It did not take Bobbie Doss** long to email Helen and tell her she messed up. A correction was sent out but not sure if the emails went out to everyone as **Helen** did not have the most current list. **With Donna in PF** there was not a full line up but those that were on the show made it happen. One of the entertainers had a headache and had to go home which made the lineup a bit shorter. **Bobbie** was unable to open the email containing the line up for the evening so she had to improvise for the line up. The



email also said to come to the show and get the latest info on the TK Fundraiser. While thank goodness for **Carol Jean she covered for Helen** who was busy taking care of Colby, her grandson. **So as you can tell things were a bit different but the show did go on.** Those that were there were treated to a great show and even a visit by photo of Vince Gill and Martha Henderson during her performance. Someone said next year we should not have a show while people are in PF? Maybe even with the slip ups we had we just need to plan ahead and make sure we are covered.

A lot of great entertainment both on and off the stage in March, several surprises, several goof ups, a lot of laughs and a host of stories to tell about the events are yet to surface.

March was a different month at CMSA. *The first Monday executive session really went fairly well but some of the members than came to witness the meeting got a taste of how tempers can fly and just how serious the board takes their jobs.* April is just around the corner and all is back to normal but I am sure the board will make better plans next Feb. for our March events. All in all our entertainers done an amazing job with the shows and we thank everyone for covering for our mistakes. The board made a lot of headway regardless of butting heads before there was an agreement. So March came in like a lamb and is going out like a Lion!!!!



Sat. April 7, 2012
Country Western
Museum and Hall of Fame
3925 SE 29th Del City, Ok
7:30 PM
\$10.00 Donation
All profits benefit TK Foundation



BATTLE OF THE DJ'S
"Singin' Building' and Believin' for Cures"
Live Entertainment
Special Guest - Door Prizes
Silent Auction
Raffle - Concessions

ADVERTISING

CMSA TEAM Moore and Moore will be at Toby Keith's I Love This Bar and Grill in Bricktown (On Stage)

Owen Pickard KKng 97.3 **On Location DJ**
Team Members: Cutter Elliott, Kelcy Moore, Jenni Moore, Destiny McElfresh, Amanda Woodmansee, Saylor Woodmansee, Ashleigh and Seth Winter, Emily Sanders and Maddox Stover

Officials: Teri Newby, Sherry Wilson, Helen and Cliff Moore

CMSA TEAM Borum/Borum will be at Bass Pro in Bricktown

Owen Pickard KKng 97.3 **DJ**
Team Members: Nancy and Jimmy Borum, Cynthia and Kirk Heldreth, Tina and Brian Anderson, Wes Fowler; John Monroe; Russell Stover; and Chad Slagle

Officials: Kay Monroe

CMSA TEAM Tatum and Tatum will be at Langston's in the Stockyards

Owen Pickard KKng 97.3 **DJ**
Team Members: Laura Tatum, Kevin Tatum, Donna Urbassik, Rod Jones, Kaleigh Jones, Jennifer Pelley, Brittany Pelley, Kennedy Horton, Sierra Sikes, Wes Fowler, and Larry Whittle

Officials: Mildred McCoy and Jan Massey

CMSA TEAM ROSS/Walker/Perkey will be at Wal Mart 1-240 and Santa Fe OKC
Amber Taylor 101.1 KYKC On Location DJ

Team Members: Carol Jean Ross, Ben Walker, Anita Walker, Larry Perkey, Charles Jones, George and Thelma Harrison, Ginger Boles, Emily Northcutt, Bobby Dannatt, Donna McLaughlin

Officials: Bobbie Doss - Pearline Perkey

CMSA TEAM Erica Robinson will be in Shawnee at the Shawnee Mall

Amanda Taylor 200.2 KYKC DJ
Team Members: Erica Robinson, Joe Navarath, Chery Tiller, Breana Spinchcomb, Jessica FarmerChruisti White, Braden Young, and Kevin Nagle

Officials: Shaunda Seely

CMSA TEAM Henderson/ Henry will be at Pelican's

Amanda Taylor 200.2 KYKC DJ
Team Members: Jonathan Smith, David Franklin, Tracey Jessie, Devon Thompson, Rocky Bolin, Larry Duvall, Lucas Ciliberti, Tiffany Henry, Ariel Stiedly, Wanda Van Gundy

Officials: Linda Erickson - Wendy Henry

 John and Donna Fisher will be floating from location to location.

These items will be raffled at the Grand Finale with all proceeds benefiting the TK Foundation OK Kids Korral. Tickets are \$1.00 each

Dinner for two donated

STEAKHOUSE
A PRIME EXPERIENCE

65 Year Old Porcelain Doll donated by Sandy Ashley



OU Football Donated by Cliff and Helen Moore signed by Bob Stoops



Montana Belt Buckle donated by



Blanket & Duffle Bag donated by



Autographed Toby Keith Hat and Solo Cup donated by TK Foundation OK Kids Korral



Natalee Karcher Artist of the Month



At age 5, Natalee Karcher performed her first song "This Little Light of Mine" for a school program.

Currently a 6th grader at Comanche Middle School she enjoys singing, playing softball, basketball and running track as well as 4-H, sewing and spending time with her friends. She is a percussionist in the Jr. Band. She is also secretary of the 4-H group. **Quite a busy girl plus she is a straight A student. Sounds like a Scholarship Award in process ?**

At age 9 Natalee began vocal lessons. In fact **Marcia Hunt**, her vocal coach was instrumental in introducing her to CMSA. **By age 10 Natalee joined the CMSA SW Branch in Comanche.** Then after joining the CMSA she became involved singing around the SW part of Oklahoma. She competed in the Stephens County Fair Talent Competition for 3 years. **Actually she now hold the title of Jr. Miss Stephens County.** Besides singing at the CMSA she also performs at the SW Snake River Junction, local churches and fairs. **In July of 2011 she entered the CMSA State Competition and qualified to advance to National Competition for the North America Country Music International Association's Country Music Week.**

Like her favorite singer, Carrie Underwood she lets no grass grow under her feet. Without a doubt she aims high at whatever she tries to accomplish. Who know but what "This Little Light of Mine" just may lead to a bigger opportunity than she imagined.

Arron and Becky Karcher, her parents commented on the Pigeon Forge experience, "Natalee really enjoyed her time in Pigeon Forge competing in NACMAI and really appreciated the support and enthusiasm which was show from the Oklahoma CMSA family."

CMSA is proud to have Natalie has an entertainer and member.



Silent Auction Items - There will be many more items available for the auction !



A picture and frame donated by Bob and Jan Reynolds with a value of \$500 - \$600

There will be a minimum opening bid

A Jasmine Guitar by Takamine that is signed by Toby Keith and comes with brand new guitar case. The guitar is brand new and the guitar strings are still packed in cellophane like it came from the shop. **Value with signature is @ \$300 Donated by John and Donna Fisher.**



There will be many baskets and other items to bid on that will truly be a bargain.

How the silent auctions works:

We will have various baskets and other items set up in a special room with each baskets contents listed on a piece of paper and individual items with estimated values listed on the item. The estimated value of the basket will also be listed. **In front of the baskets there will be a bidding sheet.** There will also be separate items such as the picture above that will have a minimum starting bid for bidders. **This simply means if the person that donated the item says they want a minimum bid of \$100.00 then that is where the bidding starts.** This is only done on higher priced donations.

Bidders simply sign their name and an amount they are willing to pay for the basket and or other item. Anyone is free to sign their name below that bidder and increase the price they are willing to pay for the basket. There can be multiple bidders up until the bidding is closed. Also the same person can bid as many times as they like for a particular item. There will be two people that will answer any questions or help in any way they can to make the bidding process easy and fun. **The bidding will open at 6 pm and continue thru 8:45 pm and the baskets will be sold to the highest bidder listed on the bidding sheet in front of the basket.**

When the winner is announced the bid price is to be paid to the people in charge of the Auction. All check are to be made payable to the TK Foundation OK Kids Korral.



Financial Concepts OKC

The End of the Stretch IRA

Lawmakers are trying to eliminate the estate transfer tool called the “stretch IRA.” **The latest transportation funding bill has language in it that would kill this planning technique for most non-spouse inheritors.**

In short, the ability to delay paying taxes on your parent’s IRA inheritance or to disclaim the inheritance and pass it down through generations is in jeopardy of elimination.

Here is a brief description of the “stretch IRA” and how it currently works: **If the owner of an IRA dies, their spouse can inherit the IRA as the named beneficiary, and can either roll the IRA over into their own, or can put off paying taxes on the IRA for several years.** This is beneficial because when the children or grandchildren inherit the IRA, their longer life expectancy allows them to delay paying the taxes for years, in many cases increasing the total inheritance through tax-deferred growth.

This can really ease the tax blow to beneficiaries, as well as allow them to continue to benefit from compounding the interest and growth in the IRA resulting in more money in the account when they decide to begin withdrawals. However, this break may end soon under the new proposal – unless the deceased person’s IRA is converted completely to a Roth IRA, there will be no more “stretching.” **Thus, if an IRA is left to you, the entire amount of the IRA will be taxed within five years of the owner’s death at which point 100% of the income taxes will be due.**

If you’ve set up a “Stretch IRA” at any point and would like to discuss the potential ramifications of the proposed change, please give us a call, we’d be happy to help answer any questions you may have, as well as discuss any necessary changes.

Sources:

<http://www.lifehealthpro.com/2012/02/09/the-end-of-the-stretch-ira#.TzqtDQX0hjI.email>

There are several situations that can be cause for reviewing and modifying your Estate Plan.

Here are five good reasons to do so...

1. Getting Married: Your new spouse does not automatically become your sole beneficiary. By default, most states award a spouse with one-half or one-third of an estate, unless specified differently in your will or other estate planning documents. The remainder would go to your children, parents, or siblings, depending on your family situation. Additionally, if you are not married but live with a significant other and want them to receive part of your estate, you must specify this in your will or trust. Finally, you cannot deny your spouse entitlement to assets unless he or she consents.

2. You Reach “Middle-Age”: As you age, your assets hopefully have grown and sound estate planning could mean saving your heirs a significant amount of federal estate taxes. When you and your spouse reach a combined net worth including house, retirement, and insurance proceeds that approaches the estate tax exemption limit, it is time to act. Through some basic estate planning, in many cases a husband and wife can double their estate tax exemption limit. The estate tax limit is a moving target though unfortunately, so reviewing this on a regular basis (at least every other year) is a good idea.

3. You Get Divorced: Divorce means you must re-evaluate EVERYTHING in your estate plan. Most states nullify all parts of a will pertaining to a former spouse, and some states revoke the will entirely. In order to make sure your assets go to the right people, set up trusts, establish a durable power of attorney, and be sure to change the beneficiaries of your life insurance and retirement accounts unless prevented by a divorce decree.

4. You Move to Another State: The provisions of a will can vary from state to state. If you move, be sure to schedule a meeting with an estate-planning attorney that is familiar with your state’s laws, and can help you amend your estate plan to be sure your wishes are carried out.

5. Your Spouse Passes Away: In the event of a spouse’s passing, you may be entitled to tax benefits if you transfer some of your spouse’s accounts to other beneficiaries such as your children, if your spouse’s estate is above the federal estate tax exemption limit and you have enough assets of your own that you don’t need the money. In addition, you will need a new will and power of attorney to designate all assets that would have been given to, or handled by, your spouse.

Estate planning is a complex topic for many people. If you have any questions or concerns about your current estate plan (or lack thereof) give our office a call and we’d be happy to discuss this with you and provide you with a referral should you need one.

Sources:

http://www.kiplinger.com/basics/archives/2007/09/redowill.html?topic_id=17



Jan and I are donating this fabulous picture and frame to the CMSA to auction for the TK Foundation OK Kids Korral.

The value is between \$500 and \$600. It is a beautiful picture and needs to find a home. What a great opportunity to get a nice picture and know that the money you are paying for it is going to help children that are battling cancer.

4901 NW Expressway

Oklahoma City, Oklahoma

405-721-3512 Ext 241

The legal and tax information contained in these articles is merely a summary of our understanding and interpretation of some current provisions of tax law and is not exhaustive. Consult your legal or tax advisor for advice concerning your particular circumstances.

Country Music Singers Association

P o Box 20309

Oklahoma City, OK 73156

Sponsorship Types

| | |
|---|---|
|  | <p>Silver Wings Sponsor Gospel Show \$150.00</p> |
|---|---|

| | |
|--|---|
|  | <p>Bronze 3 Country Shows \$500.00</p> |
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| | |
|---|---|
| <p>Gold Buckle Sponsor Country Music Show \$200.00</p> |  |
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| | |
|---|---|
| <p>Platinum Sponsor 3 Country Shows 3 Gospel Shows</p> |  |
|---|---|

| | | | |
|--|---|--|---|
|  |  |  | <p>Palladium Sponsor Newsletter, Periodicals, Award Show and 2 Award Sponsorship \$5,000</p> |
|--|---|--|---|

Financial Concepts OKC

www.heartlandopry.com

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