

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 IX

SEPTEMBER 2012

COMING EVENTS

Sept 7 Access TV

Sept 8 *Marriott Residence Inn*
10:00 - 2 PM Reno & Meriden

Sept 10 GENERAL MEETING
7pm - 3925 SE 29th

Sept 14 Gospel Praise Night
7pm 3721 S. Magnolia
3721 S. Magnolia, OKC, OK

Sept 15 Voice for the Cure
Toby Keith I Love This Bar
9:30 am - 12:00 noon

Sept 15 Bluegrass/Country Show
Gypsum River Band
Magic Jon
From the Heartland
Bluegrass Band
Come listen and or dance and see some magic and a great show. Open 6 pm Show 7 pm
3925 SE 29th Del City, OK

Sept 23 State Competition
Starts 9 am - until
3925 SE 29th Del City, OK

"Song for the Cure"

Sept 20 Newsletter Deadline
Sept 29 "Singing For Miracles"
Mikles Farm
42610 N. Wolverine Road
Shawnee, Oklahoma 74804
4 pm - 9 pm

5 acre corn maze and mini maze
Hayride (if you like), Farm animals, Volley Ball- Pumpkin Popper, Campfire - Hot Dogs - S'Moore's & Relax

Singing Around the Campfire
Our Guest: Miracle Kids and their families

\$100.00 donation per person or you may get a sponsor or # of sponsors to contribute. Come out and enjoy Singing for Miracles

Entertainers bring you CD's

OPEN MIC

Tuesdays 7:00 pm - 9pm
Denny's 1-35

PRESIDENT'S TUNES

PRESIDENT'S TUNES
Hello CMSA

CMSA is making its presence all over town. Our advertisers are getting the type recognition they deserve, our performers are stepping up their presentations, members are posting on facebook, our website (s) are more informative and updated, we have quality pictures for advertising and promotions, our Gospel Praise Nights continue to grow, our community presence is better than ever, and we are appearing on more stages and venues than ever before, our emails are less but more informative, our competition is more organized than ever and we are all putting our best foot forward to make this association great.

The Children's Miracle Network Hospital Foundation fundraisers are doing great. **The Voice for the Cure** and **Idol for the Cure** all got off to a good start in spite of the torrential down pours on audition day.

Sept. 8, 2012 from 10 am -2pm at the **Marriott Residence Inn on Reno and Meridian** we will be holding another round of auditions which will be the last chance to get in on the Voice for the Cure.

Toby Keith's I Love This Bar and Grill will host the elimination round on **September 15, 2012 from 9:30 - 11:00** to see who moves on to the finals for the Voice for the Cure. Toby's will be donating all food sales from 9:30 am - 11:00 am to the fundraiser. So bring your family and friends out and enjoy some great food and entertainment and still have the day for yourself. They are putting together a special early menu for us.

Also on **Sept. 15th** make sure and come to the **Bluegrass/Country Show** featuring the *Gypsum River Band, Magic Jon and the From the Heartland Band* performing with the **Heartland Opry Singers.**

On Sept. 29th to **Milkes Farm** in **Shawnee** from 4 - 9 and enjoy the **Miracle Kids** and their families joining us "**Singing For Miracles.**" I am encouraging each of you to raise a \$100 and come out

Carol Jean Ross got her church on board with the Gospel Gathering and they helped raise over \$800 for the CMNHF fundraiser.

Carol Jean does a wonderful job with the Gospel Praise Night and is also heading up the **Song for the Cure Competition.**

October there are a lot of other fun events that will be happening as we wind down the CMNHF fundraisers. **We have so much on our agenda as we wind down nearing the holiday season.** Our thoughts and prayers are with all the many members that have more than their share of health and financial issues. Please keep troubled members in your thoughts and prayers.

This month we have our **State Competitions** and Teri is working hard to get all the information out to the public. Spread the word and let people know that you do not have to be a member to participate. **Our Scholarship Programs** applications will be opening soon and we need you to spread the work about the wonderful opportunities this offers for college students taking up music. *Yes CMSA is in my opinion singing for research and a cure for pediatric cancer cures. What a great mission for our organization.*

Join us for these great events
John Fisher, Pres.

TALENT COORDINATOR

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

durbask@eok.edu

Donna.marie@heartlandopry.com

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Sgt. At Arms

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Parliamentarian

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Nancy Borum

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VICE PRESIDENT MESSAGE

It is almost here, many of our singers will be singing at the Mustang Western Days and The Oklahoma State Fair. Please help us we support all of our singers.

We are getting geared up for our annual Children Miracle Network fundraiser and have already started our first round of competitions. Keep your eyes on your e-mail for more information.



We have started to see more new members joining our association. Our Shows have all been really great, the singing quality is improved. The important thing now is the support each of us can give by attending each show. We are encouraging everyone to start to promote these shows and support our entertainers. Of course, like we said before call or email (donna.marie@heartlandopry.com) Donna Urbassik, if you want to be on a show.

We have a new date for competition this year, Sunday September 23rd. The entry form can now be found on at www.heartlandopry.com. I really would like to encourage each entertainer to compete this year and consider going to Pigeon Forge. The changes the board voted on will take place this year. We feel you will be pleased and excited.

I would also like to ask that everyone stay in prayer for those members that are going through health problems. Please keep Jimmy and Nancy Borum as they are going through this time of healing as Jimmy continues to get better. It is always a struggle to go through therapy and I know that he will once again sing on our stage. If there are any others please let us know by e-mail us at mail@heartlandopry.com.

As a reminder, the CMSA Open Mic is being held on Tuesday's from 7pm till 9pm at Denny's on S.W. 29th and I-35. 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



Music Theory for Songwriters

Review of Part Three: We began this section discussing the three minor chords. We call them ii, iii, and vi. These chords come from the same scale as I, IV, and V. All six chords

work well together. We created a table with the six chords in twelve major keys. Though you may use any chord in any order if it sounds good, we recognize that our listeners are part of the process, and they need to hear some natural-sounding patterns and some surprises. In order to generate chord sequences that sound smooth and natural, we introduced The Simple Map. Following the arrows gives us many short phrases that work well.

Part IV: Chord Variations, Complex Chords

Imagine living in a world where there was only one shade of red, one shade of green, etc. You would get used to it, but it's far more interesting to have variations in color. The same is true for chords in a song. It's much better to have several ways to play the same chord. We have a number of options to introduce variety. This is an exciting area to study, but it can get complex quickly. **(Note: if this is the first time you've seen the following concepts, they may seem confusing at first. Just skim over it then and go on to Part Five next month. Remember, strong songs can be written with simple chords too.)** I will illustrate some of these concepts with keyboard chord diagrams, but there are too many possibilities to draw them all. At some point you may wish to find a book or an app showing various chord diagrams for keyboard, guitar, or another chordal instrument you may be playing.

1 - Chord Inversions: Suppose you are playing a simple D major chord. You look down at your hand and notice you are playing three notes: a D, an F#, and an A. You ask, "What would happen if I let go the D note and replaced it with another D further up the keyboard?" You would still have a D major chord, but it would be a different arrangement of the three notes. The idea here is this: as long as you are playing a D, an F#, and an A, regardless of where they are located on the instrument, you are playing a D chord.

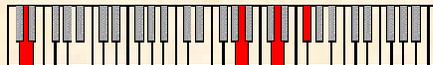
The D Chord (right hand in root position)



The D Chord (right hand in first inversion)



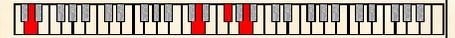
The D Chord (right hand in second inversion)



2 - Slash Chords: Until now, every time we showed a D chord, the bass note was always a D. What would happen if we played the F# or the A instead? We would still be playing a D chord, but changing the bass note makes a big

difference. It makes such a big difference that we have a way of indicating when we want the bass note to be one of these other possibilities. We call them slash chords. When we want a D chord with D in the bass, we write D. When we want the F# in the bass, we write D/F#. When we want the A in the bass, we write D/A.

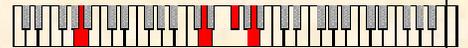
D



D/F#



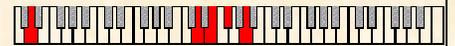
D/A



By the way, did you notice that the middle chord, D/F#, has only two notes in the right hand? This is intentional. When the "third" of a major chord is in the bass, it often sounds best to leave the "third" out in the right hand. (F# is the "third" of the D chord because the D scale goes D, E, F#...)

3 - Chord Variations There are some very common variations musicians use all the time to add variety and interest. Here are a few of them, applied to the D chord.

The Added 2 Chord - D2 (or Dadd2)



The Suspended Chord - Dsus (or Dsus4)

The Major Six Chord - D6

The Major Seven Chord - DM7

The Major Nine Chord - DM9

The 2 chord adds note 2 to the chord. (By note 2, we mean the 2nd note of the major scale whose name is the same as the chord currently being played. In other words, if you are playing a D chord, think for a moment about the D major scale. Which note is note 2? That's the note we will add.) The suspended chord moves note 3 in the chord up one half-step, replacing note 3 with the 4th note of the scale. This 4th note has a tendency to feel like it is ready at any time to come back down to note 3, so while it is on note 4 it is "suspended" or lifted up, waiting to step back down. It is quite often written sus4. The major six chord adds note 6 to the basic chord. In the case of a D chord, the sixth will be the note B. The major seven chord adds note seven to the basic chord. Added to a D chord, the major seventh would be the note C#. The major nine chord has a major 7 in it, and then we add note 9. Note 9, depending on where you position it, sometimes looks like note 2, but we call it 9 when note 7 has already been added to the chord. *More next month*

Nancy Borum

★ Heartland Opry

Presented by The Country Music Singers Association of 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.

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 634-7252 Mail Box 1 to leave a message for Lottie, or call her personal number 488-7947 or email her at lottie.northcutt@integris.com

NEWSLETTER



E MAIL



CMSA newsletter@hughes.net
newsletter@hartlandopry.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

Hello all!

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 e-mail address for all CMSA correspondence.

Thank you for your cooperation.

Chery Tiller E-mail Chairman
mail@heartlandopry.com

1013	Kenner, Tim	E
1014	Kenner, Loretta	M
1015Y	Suddath, Faith	E
1016	Browning, Debby	E
1017U	Rawlings, Katira	M
1018	Dalby, Lela	M
1019	Dalby, Michael	E
1020	Hamilton, Debbie	M
1021	Hamilton, Darrell	M
1022	Plank, Vicki	M
1023	Plank, Randy	M

WELCOME NEW MEMBERS

E: Entertainer M: Member

CMSA PRAYERS REQUEST

Dale Ashley - Medical
Sandy Ashley's Mother Helen - Medical
Boles, Ginger & Al - Medical
Borum's Jimmy -Medical
Erickson, Linda - Medical
Franklin, David & Vicky -Medical
Finley, Joe and Vickie - Medical
Fisher, John and Donna - Medical
Garcia, Susan - Medical
Henderson, Martha —Medical
McElfresh, Mary - medical
McKinley, Ruth - Medical
Miller, Jeanetta - Medical
Miller, Patti (Crist) Cancer
Morgan, Lovella - Medical
Rinehart, Helen - Medical
Walker, Anita - Medical
Wilder, Walt - Medical



**MEMBERS
GET INVOLVED
OFFER TO HELP
ON A COMMITTEE
OR TO BE A CHAIRMAN
WE WANT
AND
NEED YOUR HELP**

**Help us get rid of that rumor
that certain people run the asso-
ciation - Remember those people
make it happen and want your
help to make it happen
BIGGER AND BETTER**

Join us!!!!!!!

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@Integris-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.



CMSA HOT LINE NUMBERS

Barish, Jshanine	22-Sep
Brook, Brenda	3-Sep
Cargile, Lee	13-Sep
Crawford, Jo Anne	4-Sep
Dial, Kaleb	17-Sep
Fiegener, Jayde	26-Sep
Finley, Vicki	30-Sep
Flood, Shianne	12-Sep
Fowler, Wes	4-Sep
Garcia, Susan	3-Sep
Gregory, Tony Jr.	29-Sep
Huddleston, Shawn	26-Sep
Huddleston, Stuart	15-Sep
Jones, Charles	8-Sep
Karcher, Colby	28-Sep
Lackey, Alisha	7-Sep
McElfresh, Alisha	13-Sep
McElfresh, Destiny	26-Sep
Mills, Kimberly	6-Sep
Newby, Cameron	18-Sep
Pair, Caroline	28-Sep
Parker, Archie	1-Sep
Parks, Bill	18-Sep
Poe, Evon	3-Sep
Purham, Verman	1-Sep
Reynolds, Deborah	20-Sep
Riggle, Emma	27-Sep
Sanders, Shelley	14-Sep
Smith, Chelcie	9-Sep
Smith, Jennifer	20-Sep
Spears, Cindy	19-Sep
Tawney, Joanna	3-Sep

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**

Artist of the Month 2012

Lawless, Mallory	12-Oct
Watkins, Joseph	12-Nov
Kratazer, Bill	12-Dec

If your NAME IS ON THIS LIST you are schedule to be 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 -

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. . 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.



Wes was born in Poteau, Oklahoma on September 4, 1990 and raised on the family farm, West of Shady Point, Oklahoma. He graduated from Cameron High School and received his Associate Degree at Carl Albert State College. He is now attending the University of Arkansas Fort Smith where he is working on his degree in education. He joins many of our youth entertainers that are pursuing their dreams.

Wes first began singing at the Calhoun Baptist Church when he was six years old. He has competed in several talent competitions. In 2009 he won the Oklahoma Star competition and in 2009, 2010 and 2011 he



was a finalist in the Arkansas-Oklahoma Youth Talent Competition. In 2011 he won CMSA Male Youth 17-20 Traditional Country and Male Youth 17-20 New Country which earned his way to compete in Pigeon Forge, Tennessee



In 2012 he received the NACMI Rising Star Award Male Vocalist of the Year 17-20 New Country and Rising Star Award Male Entertainer of the Year 17-20 New Country.



Wes continues to sing at church, the Heartland Opry, Rodeo Opry and the Arkansas Oklahoma State Fair on Dr. Pepper Stage. He also sings the National Anthem at many rodeos and in 2009 he was ask to sing at the FFA State Convention in Oklahoma City. Wes also enjoys singing at various community events like the Women's Democratic Christmas Party but his favorite community event is the Annual Special Olympics Christmas Party. He has done this for the past 4 years and believes it is his favorite because the kids really appreciate every thing you do for them and look forward each year for his performance. On the flip side everyone else looks forward to his performances as well.



Wes has recorded 3 CD's and will soon be working on a new CD with 10 new original songs. Carol Jean Ross is hoping to see him enter the Song for the Cure a song-writers competition being held by the CMSA Heartland Opry to benefit the Children's Miracle Network Hospitals. Besides singing he also enjoys hunting, trout fishing, roping and playing golf.

Wes will soon he appearing at the Rodeo Opry, Heartland Opry, Harrah Days, Arkansas Oklahoma State Fair, Newcastle Pumpkin Festival and the Arlington Music Revue in Arlington, Texas. Do yourself a favor and come out and meet this talented young man and hear him perform.

August 2012 Anniversaries

McKinnis, Pat and Don	5-Sep
Melton, Robert & Kimberly	7-Sep
Ross, Ed	30-Sep
Sikes Amy & Tim	21-Sep

"SINGING FOR MIRACLES"

September 29, 2012

Milkes Farm in Shawnee

Join us around the campfire for a great evening "Singing for Miracles"

and enjoy the

Miracle Kids and Their Families

4 pm - 9 pm

Cookout - Bon fire and lots of fun!!!

How you can raise money for CMNH Fundraiser

Get a sponsor for our Voice for the Cure & or Idol for the Cure Grand Finale. (Advertisement cost and benefits of advertising attached)

You can collect donations and place the donors name and amount of the donation amount on either a OU and or OSU Football. No amount too small or too large. Footballs will be placed on the wall at the Country Western Museum and Hall of Fame 3925 SE 29th St. Del City, OK and will be on display at the Grand Finale of the Children's Miracle Network Hospital Foundation fundraiser.

Sell raffle tickets for \$1.00 each for a chance to win the following items: Side of Beef, OU Football signed by Bob Stoops, Mystery Gift Box (value over \$100)

- Place a donation jar in any location with the information on it that you are raising money for the Children's Miracle Network Foundation Hospitals thru the Voice for A Cure - You can put your picture on the jar
- Simply ask your family, friends, neighbors, church or other organizations to which you belong to donate
- Host a Gospel Gathering at your church for the Children's Miracle Network and take a love offering
- Solicit your family, friends to help you sell the raffle tickets, footballs, put donation jars at their work etc
- MAKE SURE AND KEEP TRACK OF YOUR DONATIONS - We have a Sheet to help you keep track of your donations. Email cmsnewsletter@hughes.net and we will send you a copy.

Sponsorship Opportunities

"Voice for the Cure"
& or "Idol for the Cure"

All Star, Shooting Star and Rising Star Sponsorship benefits are:

- Help local Children's Hospital and Children's Miracle Network
- Tax deductible donation to 501 (c)3 non-profit
- Business Advertisement as Sponsor in program & CMSA newsletter
- Business name listed on CMSA website and facebook for supporting Children's Miracle Network Hospitals BENEFIT

Plus benefits at various levels

All Star Level- \$500.00 - VIP Status--- Full Page Adv. in Finale Program Book and 6 Complimentary tickets to the finale show & VIP seating.

Shooting Star Level- \$ 250.00 - 3/4 Page Adv. in Finale Program Book and 4 Complimentary tickets to finale show

Rising Star Level- \$ 100.00 1/2 Page Adv. in Finale Program Book and 2 Complimentary tickets to finale show

Supporter of Fundraiser: Two lines advertisement in Finale Program Book and 1 Complimentary ticket to finale show \$25.00

Bluegrass/Country Show kickoff for fundraiser for Children's Miracle Network Hospital

September 15, 2012 7pm

Country



www.reverbNation.com/GypsumRiverBand

www.facebook.com/GypsumRiverBand

Magic



www.comedymagicjon.com

www.facebook.com/MagicJonComedyandIllusionShow

www.facebook.com/MagicJonComedyandIllusionShow

MagicJon...Award Winning Comedy Magician and Illusionist has shared the stage with Pam Tillis, TGSheppard, Joe Diffie and Confederate Railroad.

Bluegrass



From the Heartland Bluegrass Band

and

Award Winning Heartland Opry Singers

Doors Open 6 pm Show Starts 7 pm

Dancers welcome!!!

VOICE FOR THE CURE

2ND ROUND

EVERYONE IS INVITED

Toby's is donating any food proceeds to the Children's Miracle Network

SEPTEMBER 15, 2012

9:30 - Noon

TOBY KEITH'S

I LOVE THIS BAR & GRILL

BRICKTOWN

ALL PROCEEDS BENEFIT

THE CHILDRENS MIRACLE

Singing For Miracles

A fundraiser at the Milkes Family Farm (Pumpkin Patch) in Shawnee on **September 29, 2012.** This



will be our "Singing for Miracles" event where the **Miracle Kids and their families** will be able to enjoy an evening of music, food, hayride, petting zoo, campfire with marshmallows, fishing and other events. We are looking for sponsors to help us provide this night out for the Miracle Kids and their families.

Sponsorships can be in any amount ranging from \$25.00 and up. Sponsorships will allow our entertainers to entertain the families with music and our members to enjoy catering to the families as they enjoy all the fun events we have scheduled. All profits benefit the Children's Miracle Network Hospital Foundation.

CMSA members will be at the event to help make this a special night for the kids and their families. Any support will be appreciated and of course will be tax deductible as both the CMSA and the CMNH foundation are non-profit organizations.

If you would like to attend we would be more than happy to reserve a place for you. Make all checks payable to the Children's Miracle Network Hospitals foundation. We appreciate your support in helping us help the CMNH and the Miracle kids. **Sponsorship per person \$100.00 (regardless of age)**

Sept. 29th ---4 pm - 9 pm

Cook Out- Bon Fire-

Hayride- for those that are interested

Pet the Animals

**Sign up to participate at
mail@heartlandopry.com**

Idol for the Cure

2ND ROUND

EVERYONE IS INVITED

OCTOBER 6, 2012

COUNTRY WESTERN MUSEUM
AND HALL OF FAME

\$10.00 minimum donation

Gospel Gathering

OCTOBER 12, 2012

3701 S. MAGNOLIA

GRACE BAPTIST CHURCH

7 PM -- COME JOIN US!

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
Georgia Motley
Cameron Newby
Dale & Chery Tiller
Donna Urbassik
Amanda & Destiny
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.

WAYS AND MEANS

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

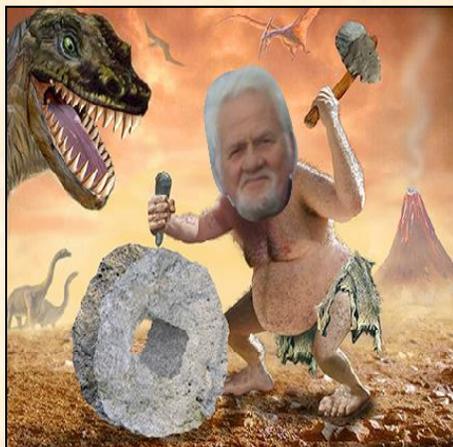
Entertainer Spotlight



This section is for you entertainers to "toot your horn." I see a lot of you out and about performing at various venues but never get any information for the newsletter

from you. Others I get information on a regular basis. Let me know where you will be performing. If you get your information in ahead of your scheduled date then members will have time to save the date to attend the venue. Remember this is how you build a fan base. Let us know and we will post your activity on the CMSA facebook page too.

Also if you have a web site you need to let Kevin Tatum know so he can put your site on the www.heartlandopry.com web site as a link to your site. If you don't tell us what is happening we don't know.



CAPS-SHIRTS-JACKETS



Caps & T Shirt
Available

\$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 ordered is \$49.00 plus Logo on front.....6.00
Name on front....6.00 Logo on back ...20.00
Plus 5% shipping Plus 8.375 % sales tax
(Add it up)

Caps—\$11.00 - Youth caps—9.50

T. Shirts up to XL—9.00- Sweatshirts up to XL—15.00 -

ORDER NOW

The forms for STATE competition are now available on the website: www.heartlandopry.com. If you are interested in competing this year please go to the website and download the application and print it. Chery has also sent out an email with an attachment. **The attachment is the application.** If you need this resent to you email Chery at mail@heartlandopry.com and she will take care of this for you.

The deadline has been extended a few days due to the Labor Day week-end. The new deadline is Saturday September 8, 2012.

The competition will be held at the Country Hall of Fame 3925 S.E. 29 Del City **on Sunday September 23, 2012.**

The quicker you get your application in the better our chances for getting the best judges. Please print out your form early and get your application back to Teri Newby ASAP.

Thank you,

Teri Newby 5916 Megans Way Edmond, Ok 73034

VOICE FOR THE CURE 2ND CHANCE TO GET IN ON THE VOICE FOR THE CURE

September 8, 2012

Auditions from 10 am - 2 pm

Marriott Residence Inn

Reno and Meridian (across from Tenner's)

Bring your CD or prepare to sing Acapella

IDOL FOR THE CURE 2ND CHANCE TO GET IN ON THE IDOL FOR THE CURE

CONTACT laura.mae@heartlandopry.com

For information about auditioning for the Idol for the Cure



For additional information call: Donna 405-6271279 Helen 405-246-6915

★ Heartland Opry

Presented by The Country Music Singers Association of Oklahoma



THREE COMPETITIONS--Fabulous Prizes --Media Coverage

Sept. 8, 2012 Marriott Residence Inn on Reno and Meridian from 10 am 2pm Audition for VFC
Voice for the Cure: 2nd Round 9/15/2012 **Toby Keith's I Love This Bar and Grill** 9:30 - Noon
Bring your family and friends all food sales will be donated to the fundraiser by Toby's.



Idol Impersonator for the Cure: 2nd Round 10/6/2012 3 - 5 pm

3925 SE 29th Oklahoma City, Oklahoma (Country Western Museum and Hall of Fame)
Admission \$10.00 Donation to benefit Children's Miracle Network Hospital Foundation



Song For the Cure: Deadline to submit songs October 12, 2012

Get you application from Carol Jean Ross 686-1577



THREE GROUP EVENTS

Live Bluegrass/Country Show & Dance 9/15/2012 Show Start 7 pm

Gypsum River Band ---From the Heartland Bluegrass Band and Award Winning Magic Jon

3925 SE 29th Street Del City, Ok (Country Western Museum and Hall of Fame)



Gospel Gathering 3701 S. Magnolia, Oklahoma City Starts 7 pm October 12, 2012

Members represent **YOUR church** and present **THEIR donations** in Gospel Praise



Singing for Miracles - Mikles Family Farm in Shawnee- Sept 29, 2012 4-9 pm

42610 N. Wolverine Road Shawnee, OK 74805

Members gather for cookout, hayride, campfire "Singing for Miracles" with

The Miracle Kids and their Families --Come out and Join Us!!!



GRAND FINALE--October 20, 2012

Country Western Museum and Hall of Fame

3925 SE 29th St. Del City, OK

Show Starts 7 pm Doors Open 6 pm

Grand Finale Show * \$10.00 minimum donation at the door

People's Choice Entertainer of the Year Adult

People's Choice Entertainer of the Year Youth

Announcement and performances by Winners

For

Voice for the Cure

Idol Impersonator for Cure

Song for the Cure

*Surprise performances****Raffle*****Silent Auction***

VOICE FOR THE CURE

FINALE

OCTOBER 19, 2012

TIME AND LOCATION

TO BE ANNOUNCED

AMAZING SHOW

PRODUCED BY

Angie Guice

SAVE THE DATE

Scholarships



Please keep in mind that CMSA offers two different scholarships to individuals who are pursuing a career in the music industry.

If you are going to high school and will be a senior this fall, or know someone who will be a senior, please tell them about this wonderful opportunity.

You do not have to be a member of the CMSA to receive either of these scholarships.

We will be sending information concerning the scholarship to high schools in the area. If you know someone in your schools music department feel free to have them contact us. Should you have an opportunity to promote the scholarship we would certainly appreciate it.

Remember that the Jan Barton Memorial Scholarship is funded by the Country Music Singers Association and the Ralph McCoy Scholarship is funded by Sherry Miller. Sherry awards the scholarship thru the Country Music Singers Association in memory of her duet partner and friend Ralph McCoy. Sherry is co-chairman of the scholarship committee.



The next scholarship application deadline will be January 15, 2013. We will have the application on our web site for anyone that might be interested in applying.



A Tribute To Danny Barton

The Country Music Singers Association, formerly "The Spotlight" was adopted in 1993 by the Barton's. After Jan's passing in 2008 the CMSA adopted "The Jan Barton Memorial Scholarship" in memory of Jan. Danny stayed on as President until 2011 when he became Chairman of the Board. It was not long before he decided it was time for him to sit back and relax instead of continuing his work in country music both on a state and national level. He continues on an active member recalling all the fun and not so fun times at CMSA.

The Barton's both loved Country, Gospel and Bluegrass music and had a deep passion to "promote Oklahoma Grown Talent" Their mission was to open doors to hopeful Country, Gospel and Bluegrass music entertainers with the only qualification being "you have to love Country, Gospel and Bluegrass music." It did not matter how young or old you were welcome to come and "audition" or just come and participate as a "member." Those that auditioned were given the opportunity to perform on stage to a live audience. For these reasons we are inviting many former members as well as current members to join us in a tribute to Danny Barton. Please contact any former member and let them know about our plans. **Final plans will be posted on our web site, in the newsletter and on facebook.**



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.

The 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.

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 2012-2013 Scholarship Committee.

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

GET YOUR RAFFLE TICKET: \$1.00 GETS YOU A CHANCE FOR A SIDE OF BEEF

OU FOOTBALL SIGNED BY BOB STOOPS

MYSTERY BOX -----HOME MADE QUILT (4 separate drawings)

September 23, 2012 STATE COMPETITION

DEADLINE for turning in your **entry forms** is: **FRIDAY, AUGUST 31, 2012.**

We will have 4 judges again this year which allows for a much broader, expanded evaluation for each contestant.

Hopefully, we will have the minor changes completed to the entry forms by the end of this week, so they can be downloaded. Watch for them on our website.

*****This State Competition is open to both members and non-members, however, if you qualify at the State Level to attend nationals, you must become a member prior to entering the National Level in Pigeon Forge.**

*****You do not have to attend Nationals in Pigeon Forge to enter the State Competition. Our State Competition provides the following opportunities:**

A. An opportunity to receive a personal evaluation from four professional judges who will evaluate your performance based on: Quality of Performance, Originality of Performance/Arrangement, Star Quality, Tightness of Performance, Stage Presence, and How Well Your Material Reflects the Selected Music Style. **B.** An opportunity to compete for the Oklahoma State Title. **C.** An opportunity to advance and attend a National Competition in Pigeon Forge, TN.

CHOSING YOUR SONGS: please read the following NACMAI Guidelines which define

"their definition" of songs that fit into New and Traditional Country, New and Traditional Gospel, and Bluegrass. Because our State Competition is the criteria used to qualify contestants for Nationals in Pigeon Forge, we will use their definitions for these categories at our State Competition. **How do you know if a song is Traditional or New Country?** This is determined by the music style and instruments used and NOT by how old a song is. There is nothing anyone can do about the fact that some songs fall into that "gray area", where it is hard to determine which category the song fits into. *Since Pigeon Forge is a COMPETITION, and you will be scored on "how well your song choice fits your selected category",* you need to be quite certain your song fits within the guidelines provided by NACMAI, or select a different song. After all, if you aren't even sure, chances are the judges won't be either and may have no choice but to take off points in this category. *****Example 1:** George Strait is clearly a "traditional artist" however, he releases new songs every year, so the age of the song can NOT be used to determine the style of the song. *****Example 2:** Randy Travis is a "traditional artist" who recorded the song "I Told You So" in clearly a traditional style. Carrie Underwood is a "New Country Artist" yet she also recorded I Told You So in a traditional style. Just because she is a new country artist, doesn't make everything she sings automatically switch" to the New Country style. **DO NOT MAKE THIS MISTAKE** when choosing your songs for Pigeon Forge. Pick them by the instruments and style of the song and NOT according to the original artists or one who "re-recorded it". (continued next page)

COMPETITION PERFORMANCE

TRACKS: A: The rules clearly state you must use "only one" CD for your 2 songs in your Vocal Category, and "only one" CD (or one" CD for your two songs in the Entertainer Category, and "only one" CD for your 2 songs in the Duet Category. **B:** Each CD is to have only a 2-4 second delay before the music starts for your first song, and only a 2-4 second blank space before the music starts for your second song. Also, the songs MUST be arranged in the order they will be performed.***In the past, performers have been able to get away with turning in 2 separate CD's for their Vocal Category, 2 separate CD's for their Entertainer, and 2 separate CD's for their Duet Category, and have not been penalized for not following the rules. The CHIEF JUDGE HAS STATED THAT THINGS THAT HAVE BEEN OVERLOOKED by NACMAI IN THE PAST WILL NO LONGER TOLERATED, so it is probably good idea for our CMSA chapter to "tighten up" on the rules to avoid unnecessary point deductions. **C:** You are only allowed to perform for 8 minutes total in each category. The timer starts as soon as you reach center stage and does not stop until you are completely off of the stage. Therefore, "When timing your songs, make sure you leave enough extra time when you are finished singing to get completely off of the stage before 8 minutes are up." You have a choice of singing only 1 song (which could last 7 minutes 50 seconds) or a maximum of 2 songs that total 7 min.50 seconds in each category you are performing in. This will allow the remaining 10 seconds left from your allotted 8 minutes for your entry/exit.

JUDGING CRITERIA: You will be judged in the following 6 areas:**A. "Quality of Performance":** This is based on the overall strength of your vocal or instrumental performance. Some judges may also take into consideration other aspects of your performance that also fall under "stage presence."**B. "Originality of Performance/ Arrangement":** Don't "force" yourself into a song by trying to perform it "just like" the original artist. Remember: There is only ONE Taylor Swift, so don't try to create another one! Be yourself.

C. "Star Quality": Everything about your performance: vocals, personality, confidence, etc is polished and strong. You are destined to be "A Star" **D. "Tightness of Performance":** You are singing with a track and not a live band, so you must try to stay "on beat" with the music. If you are in a duet, make sure you are both synchronized together vocally and musically. **E. "Stage Presence":** You are comfortable vocally and exhibit confidence. You know how to properly use a microphone, enter and exit the stage properly, you remember to smile, and you sing to your audience rather than staring into space. You appear to be enjoying performing. **F. "How Well the Material Reflects Selected Music Style":** Be confident that your song choices fit the category you are competing in, whether it is Traditional Country, New Country, Traditional Gospel, New Gospel or Bluegrass.

Good Luck and Remember to mail entry forms to

Teri Newby, 5916 Megans Way, Edmond, OK 73034

Show Corner with Bobbie



The August 4th show was sponsored by Redwing Construction. We appreciate John Monroe getting us the sponsor.

There were two auditions before the show. If you were not there you missed a great performance by both **Lela Dolby** and **8 years old Katira Rowlings**. Good Job Girls!!

Kennedy Horton was a great emcee. *Brittney Pelley sang the National Anthem. The line up for the show was Kennedy Horton, Lela Dolby, as stand in for Wanda Van Gundy, Jeremy Rogers, Brittney Pelley, Faith Suddath and Rod Jones. **Marshal Martin was drawn for Member only** but was not in attendance and missed out on \$25.00. **The \$25.00 Entertainers** only drawing went to **Kathy Jones** who was in attendance. She was so happy and said she was going to buy books with the money. *You Go Girl!**

Rod Jones dedicated a song to his wife and had her come up on stage. *He did not want her to be in the restroom or on the phone like the last two times he tried to sing to her.*

It was a great show. Hope to see you at the next show. **Thanks to Wayne and Jenetta** for working the snack bar, **Leon Ratti** for working the spotlight, and **Kevin Tatum** for sound as well as any others for working the show. **Thanks to all those** who came to the show. *Hope to see you at the next show!*

16 and Under



Many of our group as so busy we can hardly keep up with them. Lucas and Emily Faith have been tearing up the highways traveling to various venues

both in and out of the state. Maddox, Saylor and Brittany have qualified to go on to the 2nd round for the Voice for the Cure as well as participating in other venues throughout the city and state.

Those of you that have not yet joined in on the Voice for the Cure - remember that on September 8th, 2012 from 10 am to 2 pm they will be conducting auditions for Youth, Teens and Adults at the Marriott Residence in on Reno and Meridian. This added auditioning time was organized due to the inclement weather we had on August 18, 2012.

There are so many opportunities out there and we encourage you to take advantage of any that you possibly can. Hope to see you

GOSPEL SHOWS GOSPEL GATHERING



The Gospel Praise Night show on Friday, August 10, 2012, was pretty special in my eyes and ears and heart. I think most of those in attendance felt the same way. The singers were in great voice and joyful sprit-its.

It was a blessing to hear Rene Russell for the first time in quite awhile. She sang two Gospel songs she had written along with her son, Joseph Kendall who accompanied her on guitar. Later Joseph did a really nice piece himself.

Carol Jean Ross actually started the show off without her co-host, the real current host of the Gospel shows, Mr. John Fisher — president of CMSA. Everyone missed John and we are praying for him. Of course that goes without saying about Donna his lovely wife also. Laura Mae Tatum did a great job co-hosting with Carol Jean. She sang some really good Gospel music. These two ladies have a good time in the Lord! Long time member & singer, Ginger Boles sang her choices that were absolutely flawless. Our good friend Bobby "D" Dannatt writes very special songs and sings them as only he can. The special guest for the night was John Monroe and "From the Heartland" Bluegrass Band": Their foot tapping uplifting music with their blue grass instruments filled the church. They did two or three numbers to whet people's appetites to come back to hear them at the second half. They did too and the evening was enjoyed very much, and I do believe all were blessed!

I lost my sheet I had written everyone's songs on, so hope all is forgiven since I haven't listed them as usual. Be sure to attend these shows and experience the Gospel Music firsthand. The shows are most al-ways on the second Friday of the month.

Grand Bld. Baptist Church has a great concession area in the fellowship hall. CMSA is grateful to the church for hosting the Gospel Praise Night Shows.

We are also thankful for the cheerful givers to the traditional love offering.

If you love to sing Gospel music for the Lord, and want to participate in one of our shows, please call 405.634.7252, Mail Box 3 to leave a message and number, or call directly to Carol Jean Ross 405.686.1577, I would love to talk to you!

Carol Jean Ross held a Gospel Music for the Cure concert on August 26, at Shartel COG, OKC. This was the first church fundraiser bringing in a great love offering for CMN of OK. Church goers, friends & family of the entertainers, and loyal followers attended.

We have a DVD of "Spencer" one of the Miracle Kids that we can let you use at your church to show members how the foundation makes children like Spencer and their families deal with the many challenges they face.

Keep your eyes and ears posted for the upcoming activities for the partnering of CMSA with Children's Miracle Network Hospital Foundation of OK fundraisers! Last year \$10,000 was raised and we hope to do well this year also.

Get involved in the Voice for the Cure, Song for the Cure, and Idol for the Cure will all be awesome for those participating and those attending! If you really want to have some one on one with the Children that are the Miracle Kids for the Children's Miracle Network Hospital Foundation come on out to the Milkes Farm on September 29, 2012 from 4 to 9 pm and have a night on the farm "singing around the campfire for miracles."

If your church wants to get involved just simply take a love offering at the church. On October 12, 2012 we will have our "Gospel Gathering Gospel Praise Night." Any church that has decided to join us in our Gospel Gathering is asked to send a representative to present their funds raised. What a blessing it would be for us to collectively raise these funds. No donation is too large or too small and donations are tax deductible.

We hope you join us by involving your church and bringing funds to the Gospel Gathering and or by attending the MANY EVENTS

**SELL \$100.00 WORTH OF
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AND JOIN US AT
MILKES FARM IN SHAWNEE
ON
September 29, 2012**



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A Social Security Strategy Called File-and-Suspend

When it comes to your retirement savings, there are always different techniques and strategies you can use to make sure you get the most out of your money. The last thing you want to do is short-change yourself in your later years when you aren't making an active living. One strategy that may be helpful if you are eligible for it is a Social Security technique called "file-and-suspend," or as the bureaucrats call it, "voluntary suspension of retirement benefits."

This strategy is ideal for couples who are closer in age and have enough non-Social Security financial resources to live on for a while, or who would want to continue working past their official retirement age. In addition, this can be an especially attractive option if one spouse has earned significantly more than the other, which would lead to a difference in their Social Security benefits.

So, what is this "file-and-suspend" approach? It is available to anyone who has reached full retirement age, which is 66 for anybody born before 1960, and age 67 for everyone younger. Ben Gilbert, president of the Financial Planning Association of Oregon and SW Washington plays out this practice using a theoretical couple, Mark and Mary.

Mary is two years younger than Mark – she will reach retirement age, 66, when he is 68. Since they will both be retirement age at this point, they are eligible to try out the file-and-suspend option. Mark's benefit is a solid \$2,400 per month, and Mary's individual benefit is substantially lower since she has spent most of her working life at home taking care of their family. In this scenario, her individual benefit would be much less than her spousal benefit, which would end up being about half of Mark's benefit.

So, in order to take advantage of file-and-suspend, Mark waits until Mary is retirement age to file and then he voluntarily suspends the payments. At this point, Mary begins to claim her spousal benefit of around \$1,200. Mark doesn't start claiming his benefit until he turns 70, and now instead of receiving \$2,400 a month, his payment is \$3,168 – an astounding 32% increase! This increase is due to delaying taking out his benefit – the longer you wait this

through age 70, the higher it will be. During suspension you earn what the Social Security Administration calls, "delayed retirement credits."

Mark and Mary's combined benefit is now \$4,368 rather than \$3,600 because of their choice to go with the file-and-suspend option. Additionally, if Mark dies first, Mary would be allowed to take the greater of their two benefits, so she would likely give up her \$1,200 payment and take his \$3,168 instead.

In conclusion, while this technique may be extremely beneficial if you are in the ideal situation, it is not for everyone. Various issues must be reviewed before choosing to go with this option, "including your need for current income, your tax situation, the placement of your other investments and your life expectancy." If you have any questions about your retirement portfolio and whether or not the file-and-suspend option would work for you, please give us a call. We are here to help!

Citation: http://www.oregonlive.com/finance/index.ssf/2012/05/retiring_couples_a_social_secu.html

5 Costly IRA Mistakes to Avoid

If our retirement funds are in an IRA or other qualified account, make sure you are aware of some of the expensive mistakes that can be made with these accounts and how to avoid them. Ed Slott from www.IRAHelp.com says that, "the most costly mistakes you can make with your IRA do not come from investment losses. Instead, they are the taxes and penalties that arise when you make mistakes as a result of your own ignorance – or the wrong advice you might receive at your financial institution." Consider taking "what not to do" notes from these top five costly scenarios:

1. Rolling over your funds: By definition, a "rollover" is when you withdraw money from one custodian account in the form of a check and transfer it over to another custodian by opening a new account. The rule for rollovers is that you must switch the money over to a new custodian within 60 days, or the money will be considered a withdrawal and you will pay any applicable taxes and an early withdrawal penalty if you are under age 59 ½. Additionally,

you are only allowed one rollover per year, so if you choose to do a second one, you will pay those taxes and penalties regardless of a 60-day window. The alternative to making this costly mistake is to have your money transferred directly from your present custodian to the one you want to use, without taking a

check. This doesn't count as a "rollover," so you can do this as many times a year as you want without being subject to taxes and penalties.

2. Taking money out of a 401(k) for education: If you need money for education, withdrawing from your 401(k) directly will subject you to penalties. The best way to avoid these is to transfer the funds from your employer-sponsored 401(k) into your personal IRA, and withdraw the money from there penalty-free. This education exception only applies to

distributions from IRAs, not from company retirement plans. If you don't have an IRA in place, or the transfer process would be too time consuming, you may be able to "borrow" the funds from your company's 401(k) if the plan allows. However, if you happen to lose your job

before paying the money back, it will count as a withdrawal and you will have to pay any associated taxes and penalties.

3. Not preparing for tax season ahead of time: Any withdrawals you make from your account will be subject to income taxes, regardless of whether you take them before the designated age of 59 ½ or during the mandatory withdrawal period following age 70 ½. Consider setting aside cash to pay for these taxes when the next tax return is due, otherwise you will get caught in an expensive and vicious cycle of needing to withdraw more money to pay taxes the next year.

4. Mandatory Withholdings: In addition to the other penalties and taxes you may be subject to when you rollover your funds, your original custodian account is required to Withhold 20% of your money for taxes. You have the right to request the withholdings be returned the following year if you have properly rolled the account into another IRA, but the 20% isn't working for you at this point. Combat this policy by doing a direct custodian-to-custodian transfer instead, because this doesn't require any withholdings.

5. Miscalculating the 59 ½ rule: Many people take the 59 ½ rule to mean that you can withdraw from an IRA penalty-free in the year you reach age 59 ½. However, this rule is specific you must literally be 59 ½ to avoid these penalties, so count 183 days past your 59th birthday before taking a withdrawal.

Citation: <http://www.dailyfinance.com/2012/05/22/5-most-dangerous-ira-mistakes-you-can-make/>

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

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