such cases, an accurate knowledge of the interstellar reddening of member stars is essential for the reliable establishment of distance and age (Turner 1996), which means that the photometric study of many clusters may be limited by the nature of the filter bands employed for the observations. Some researchers studying intermediate-age and old clusters have therefore adopted an alternate approach to establish cluster intrinsic parameters, by identifying a putative red giant clump in cluster color-magnitude diagrams arising from the He-burning stage of low-mass red giants (Cannon 1970) and inferring the reddening, age, and distance of a cluster through optimized fitting of model isochrones to the data (e.g., Carraro, Vallenari, & Ortolani 1995; Carraro & Munari 2004).

There are two problems associated with such an approach. First, the dependence of the fitting technique on model isochrones may bias the results. Second, the most frequently encountered stars along most Galactic lines of sight tend to be K giants and A dwarfs (McCuskey 1965, 1970), which are also the most luminous members of intermediate-age open clusters. As noted by Burki & Maeder (1973), simulations of *UBV* photometry for unrelated stars lying in typical Galactic star fields can generate color-magnitude diagrams containing pseudo-main sequences similar to those of true open clusters. The presence of physically-unrelated A dwarfs and K giants along typical Galactic lines of sight may therefore generate features in open cluster color-magnitude diagrams, A dwarfs and G giants or FG dwarfs and K giants, in similar locations to those found in the color-magnitude diagrams of intermediate-age or old open clusters, respectively. The photometric properties of foreground or background stars in some open cluster fields could therefore be mistaken for the characteristics of an old open cluster color-magnitude diagram, thereby biasing studies of clusters tied to the red clump method.

An independent means of establishing cluster membership (e.g., star counts, proper motions, or radial velocities) and especially reddening for cluster stars is therefore essential for avoiding incorrect conclusions about cluster parameters. The ready availability of JHK_s photometry (Cutri et al. 2003) from the Two Micron All Sky Survey (2MASS, Skrutskie et al. 2006) for Galactic star fields offers one such means, since it addresses the primary parameter vital for open cluster studies: the amount of foreground reddening of cluster stars (e.g., Maciejewski, Mihov, & Georgiev 2009). Presented here are examples of star clusters, Berkeley 44, Turner 1, and Collinder 419, for which the method addresses potential incorrect choices of cluster parameters based solely on optical photometry.

2. JHK_S INTRINSIC RELATIONS

The effective wavelengths for the 2MASS JHK_s system, 1.235 μm, 1.662 μm, and 2.159 μm, respectively, are fairly close to those for the older *JK* system of Johnson (1968) and the *JHK* system studied by Koornneef (1983), and observations with the *JHK* and K_s filters are standardized in fairly similar fashion. The main source of difficulty is likely to be the presence of atmospheric absoprtion features within the same photometric bands (Milone & Young 2005, 2008), which reduces the precision of repeated observations. K_s-band observations, and possibly *H*-band observations, of stars are also suceptible to emission from circumstellar dust. Is it possible that the intrinsic *VJK* and *VJHK* colors for main-sequence stars derived by Johnson (1966, 1968) and Koornneef (1983), respectively, are also applicable to the 2MASS JHK_s system? Such a possibility can be tested from available 2MASS observations of standard stars and stars in open clusters of known reddening.

Intrinsic JHK_s colors for main-sequence stars were initially derived here as follows. The relationships of Johnson (1966, 1968) and Koornneef (1983) for intrinsic *V–J*, *V–H*, and *V–K* colors as functions of $(B–V)_0$ were tabulated and plotted, as in Figure 1 (upper), including estimates for *V–H* color from the intrinsic colors of Johnson (1966, 1968) using his tabulated values for *V–J* and *V–K* interpolated according to the effective wavelengths of the filters. Least squares fits to the data then established polynomial relationships between the colors.

The derived relationships were then tested using 2MASS data and *BV* observations for 19 reasonably bright, nearby and unreddened, photometric and spectroscopic dwarf standards, stars with unsaturated observations in the Ursa Major and Hyades clusters, which are both unreddened, and stars in the young cluster NGC 2244 corrected for differential reddening within the Rosette Nebula (see Turner 1976a). NGC 2244 stars were used in order to tie down the hot end of the sequence; its member stars possess excellent photometry on the *UBV* system (Johnson 1962) and lie in a region of well-established reddening law (Turner 1976a). Reddening corrections for early-type stars were applied using *UBV* colors and the relations $E(J–H) = 0.295\ E(B–V)$, $E(H–K_s) = 0.49\ E(J–H)$, and $A_V = 2.427\ E(J-H)$ for $R = A_V/E(B-V) = 3.05$, derived from van de