Do I need to get permission, or to pay, for mentioning song titles and recording artists in my book?

Q: If I was writing a book where the characters would always mention song titles and the artists who sang them, am I supposed to ask permission from their record labels? Should I pay for mentioning them? Does this also hold true for including the lyrics of the songs?

According to Susan Shulman, owner of A Literary Agency, "titles and artists' names can be used without permission or payment. Use of lyrics, portions of a lyric, or the music are governed by whether or not the use is 'substantial,' that is, if the writer of a song used five notes of the Woody Woodpecker theme that is 'substantial' use because the song can be identified and would therefore require permission, which would involve most likely a payment and credit line from the publisher. To use a title, "STARDUST," would not require permission, but the use of the first line from this well-known song is so recognizable it would require permission from the music publisher which would most likely require a payment and credit line. The definition of 'substantial' therefore depends on context of use."