

~ OBITUARIES ~

Arletta (Skipton) Sheets

Arletta (Skipton) Sheets, age 86, of Greenwood, IN, passed away Friday, August 31, 2018 at the Greenwood Health and Living Community after a long illness. She was born in Detroit, MI on April 30, 1932 to the late Leroy and Dorothy (Clasey) Skipton.



In addition to her parents, she was preceded in death by her husband, Paul Sheets, on July 12, 1993; four brothers, Delbert Skipton, Ralph Skipton, Karl Skipton, and Richard Skipton; and three sisters, Gladys Lewis, Helen Hodgkins, and Virginia Skipton.

She lived in Greenwood until her marriage to Paul Sheets on April 21, 1956. They moved to Indianapolis that same year. She also resided near Lake Cumberland in Kentucky during her retirement years.

Most recently, she enjoyed life at Country Charm assisted living in Greenwood, IN where she had many friends whom she met for coffee and yoga. She loved spaghetti and meatballs, and red wine.

Survivors include her daughters, Dorothy Sheets (Gary Bouwkamp) of Farmington Hills, MI and Linda Page (Tom Page) of Greenwood, IN; grandsons, Jared and Samuel Bowman; along with many nieces and nephews.

Interment was at Mill Springs National Cemetery in Nancy, KY.

Barbara J. Wooldridge

Barbara J. Wooldridge, age 86, of Jamestown, KY, passed away Friday, August 31, 2018 at the Fair Oaks Health Systems in Jamestown. She was born January 5, 1932 to the late John L. Holder and Mary (Daftron) Holder.

In addition to her parents, she was preceded in death by her husband, Evert Wooldridge, Jr.; and by a sister, Billie Sue Ogdon.

She was a waitress.

Survivors include one son, Billy Wooldridge of Jamestown, KY; one daughter, Mary Lynn, wife of Michael Smith of Jamestown, KY; 6 grandchildren; 7 great-grandchildren; 2 great-great-grandchildren; one brother, Terry Brent Holder of LeNoir City, TN; and one sister, Blanche Foley of Jamestown, KY.

The funeral service for Barbara J. Wooldridge was held at 1:30 p.m., Tuesday, September 4, 2018 at H.E. Pruitt Memory Chapel, with Bro. Tony Stephens and Rev. Dr. Timo Karvonen officiating.

Pallbearers were Cody Reeder, Roger Blankenship, Michael Smith, Richard Wooldridge, Josh Wooldridge, and Tyler Wooldridge.

Interment was in the Bethel Cemetery, Jamestown, KY.

H. E. Pruitt Memory Chapel in Jamestown, KY was in charge of the arrangements.

Carlos Coffey

Carlos Coffey, age 91, of Russell Springs, KY, passed away Sunday, September 2, 2018 at the Russell County Hospital ER. He was born July 24, 1927 in Russell County, KY to the late Frank and Mora Morgan Coffey.



In addition to his parents, he was preceded in death by three sisters, Zola Stroud, Justine McVay, and Elsie Lancaster; and two brothers, Adrian Coffey and Wendell Coffey.

Carlos worked at American Standard, International Harvester, and retired from Alhom Aluminum.

Survivors include his loving wife of 67 years, Norma Hadley Coffey; one brother, Glenn (June) Coffey; adopted daughter, Cynthia Record; along with a host of nieces, nephews, great-nieces and great-nephews.

The funeral service for Carlos Coffey was held at 10:00 a.m., Wednesday, September 5, 2018 at the Bernard Funeral Home Chapel, with Bro. Roger Garner and Bro. Dillon Perkins officiating.

Special music was provided by Cynthia Record.

Pallbearers were Marion Record, Eric Lancaster, Jason Lancaster, Johnny Coffey, John Jones, and Gary Hadley.

Interment was in the New Friendship Cemetery.

Bernard Funeral Home in Russell Springs, KY was in charge of the arrangements.

J C "Blackbird" Harrison

J C "Blackbird" Harrison, age 75, of Russell Springs, KY, (formerly of the Knifley and Pellyton Community in Adair County, KY), passed away Saturday, at 7:50 p.m., at his home after an illness. He was born May 22, 1943 at Knifley, KY, and was a son of the late Hancil Hugh and Ivadean Lee Harrison.



In addition to his parents, he was preceded in death by half-sisters, Jewell Lee, Flo Carroll, and Beulah Lee.

He was a member of Mt. Calvary Community Church in Dunnville, and served as a Deacon. He was an automobile mechanic, working at various garages and dealerships, and operated his own garage.

Survivors include his wife, Minnie Sue Asberry Harrison of Russell Springs, KY; two sons, Steven Carl (Elke) Harrison of Union, KY and Michael Douglas Harrison of Bowling Green, KY; two daughters, Debbi (Carlos) Hawkins Denny of Glasgow, KY and Jennifer Kay Asberry of Russell Springs, KY; one brother, Tommy Harrison of Campbellsville, KY; four sisters, Joyce (Jimmy) Pogue of Campbellsville, KY, Imogene Roberts of Shepherdsville, KY, Betty Bottoms of Liberty, KY, and Louise (Edward) Cundiff of Shepherdsville, KY; and three grandchildren, Akia Hawkins, Julia Harrison, and Sabrina Harrison.

The funeral service for J C "Blackbird" Harrison was held at 1:00 p.m., Monday, September 3, 2018 at Stotts-Phelps-McQueary Funeral Home, with Bro. David Asberry officiating.

Pallbearers were James Bernard, Jeffery Pogue, Phillip Andrew, Tommy Harrison, Jr., O. C. Roark, and Ricky Buster.

Honorary pallbearers were Tommy Harrison and Akia Hawkins.

Interment was in the Cold Springs Cemetery in Casey County, KY.

Stotts-Phelps-McQueary Funeral Home in Columbia, KY was in charge of the arrangements.

John Decker

John Decker, age 92, of Kalona, Iowa (formerly of Russell County), passed away Tuesday, August 28, 2018 in Wellman, IA. He was born October 31, 1925 in Effingham, IL to the late James William and Margaret Walker Decker.

In addition to his parents, he was preceded in death by his wife, Ruth Marie Handley Decker.

John was a tree trimmer and a member of Bethlehem Separate Baptist Church.

Survivors include three sons, John Decker, Lonnie Decker, and Keith Decker; one daughter, Trudy Decker; six grandchildren; nine great-grandchildren; and two great-great-grandchildren.

The funeral service for John Decker was held at 11:00 a.m., Monday, September 3, 2018 at the Bethlehem Separate Baptist Church, with Bro. Richard Antle officiating.

Interment was in the Bethlehem Cemetery.

Bernard Funeral Home in Russell Springs, KY was in charge of the arrangements.

More obituaries can be found on page 12



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VETERAN OF THE WEEK



JOHNNIE LAWLESS
33 YEARS IN THE US ARMY
CW4 WARRANT OFFICER
RUSSELL COUNTY NATIVE



1411 CAMPBELLVILLE ROAD, COLUMBIA, KY 42728
PHONE: (270)-384-3333
OWNER: JOHN THOMAS

DINE IN, CARRY OUT & DELIVERY

Financial Focus

Can You Benefit from an Annuity?

Retirement isn't cheap. You may have heard that you will need 70 percent to 80 percent of your pre-retirement income, but the real figure might even be higher, depending on your circumstances. And retirement isn't short, either – you could spend two or three decades as a retiree. Taken together, these factors highlight the need to identify as many sources of retirement income as possible – and one of these sources might be an annuity.

A fixed annuity is an insurance product that allows you to make a lump-sum investment and can provide insured payments to you for a designated number of years, or for life. A fixed annuity guarantees a rate of interest for a stated period that will be unaffected by market fluctuations. Your principal investment and the specified interest rate are guaranteed based on the claims-paying ability of the issuing company.

A fixed annuity offers some key benefits, including the following:
No contribution limit – No IRS contribution limits apply to non-qualified annuities – that is, annuities held outside a tax-advantaged retirement plan, such as a defined benefit pension plan, Section 403(b) plan (TSA) or an IRA. This can be especially valuable if you are already close to retirement age and think you might be short on savings.

Tax deferred accumulation – The interest you earn is tax deferred and will compound annually, meaning your money may accumulate faster than it would if it were placed in a taxable investment. Earnings will be taxed at your ordinary income rate once you start taking withdrawals, and withdrawals prior to age 59-1/2 may be subject to a 10% federal tax penalty. (You will want to consult with your tax advisor before withdrawing from your annuity.)

Income for life – You can take your annuity payout as a lump sum or choose to receive payments for a set number of years, or for the rest of your life. Your income amount will be determined by the value in your contract and your life expectancy.

Death benefit – If your annuity is still in the "accumulation" phase at the time of your death (meaning you haven't yet begun collecting payments), it might provide a death benefit to the beneficiary you've named. Typically, this lump sum will be the greater of your account balance or the total of all premiums paid, although some annuities provide additional options. Be aware, though, that the death benefit may be taxable.

As is the case with all investments, a fixed annuity does have some caveats. Most important, an annuity is a long-term investment – if you pull money out within the first several years after your purchase, you likely will face some prohibitive surrender charges. These charges decline each year, typically reaching zero after seven years. Such withdrawals also may be subject to a market value adjustment.

One more thing to keep in mind: Different annuities come with different fees, and the higher the fee, the lower your "real" return will be. Consequently, you will want to compare fees before investing.

If a fixed annuity is appropriate for your situation, you may find it can join your other income pools – Social Security, 401(k), IRA, etc. – to provide you with the resources you need to enjoy the retirement lifestyle you've envisioned.

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This article was written by Edward Jones for use by your local Edward Jones Financial Advisor, Adam Stille.



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