Nina McGinnis, 91

Nina Evelyn Davis McGinnis of Monticello, daughter of late William "Bill" Davis and Ollie Carter Davis, was born in Slickford Aug. 17, 1927 and departed this life Wednesday, May 22. She was 91 years of age.

She was a homemaker, who grew a garden, canned, dried, and froze food for her large family. She made clothes for her family and others. Nina also helped with the family business, McGinnis Logging. She did all the bookkeeping as well as preparing and serving meals for the workhands. She was given the "gift of Hospitality" and loved cooking for family and friends as long as she was able to do so. She was "given" (from God) several songs over the years and they are often sung in holiness churches throughout the country. Nina had a powerful voice and you would often find her singing when you went to visit. She was of the Pentecostal faith,



Nina McGinnis

baptized in the Name of Jesus, filled with the Holy Ghost and faithfully attended the Apostolic Church as long as she was able.

She united in marriage to her husband, Shirley McGinnis who preceded her in death. Survivors include

seven sons and four daughters-in-law, Chuck McGinnis of Campbellsville, Barry and Jewel McGinnis, Arnold and Mary Mc-Ginnis, Gary and Joy McGinnis, Paul and Lisa McGinnis, Randy McGinnis, and Lanny McGinnis all of Monticello; 15 grandchildren (locally, Dr. Ange Olt of Greensburg and her husband Steven); 21 great-grandchildren; three great-great-children; two sisters, June Dishman and Billie Whitaker both of Monticello; a brother, Jerry Davis of Ohio; and a He was 60 years, three host of other relatives and friends. Mrs. McGinnis was

also preceded in death by a daughter, Shirley Gale Jeffries; two sons, Namon McGinnis and Dwight McGinnis; two sisters, Lillie buck and Irene Piercy; and four brothers, Ray Davis, Ralph Davis, Bob Davis, and Butch Davis.

Visitation was Fri-

Funeral services were Saturday, May 25 at the Hicks-Vaughn Funeral Home Chapel in Monticello with burial in the Dishman Cemetery.

For more information concerning this obituary locally, berland Presbyterian you may contact the Church will be host-Cowherd and Parrott Funeral Home in singing on Sunday Greensburg.

Billy Gene Milby, 60

Mr. Billy Gene Milby of Summersville, son of late Bobby Gene Milby and Gracie Whitlow Milby, was born Friday, Feb. 20, 1959 in Green County and departed this life Wednesday, May 22 at the Norton Hospital in Louisville. months, and two days of age.

He had made a

profession of faith

in Christ and was a member of the Liberty Missionary Baptist Church. He was a Lieutenant and E.M.T for the Campbellsville Taylor County E.M.S. for 21 years. He was a member of the National Rifle Association, an avid fisherman and hunter, and was a former Green County Constable.



Billy Gene Milby

Survivors include a sister, Suzanne Druen of Bowling Green; three brothers and two sisters-in-law, Glenn and Connie Milby of Summersville, Ray and Ann Milby, and Timmy Milby all of Greensburg; his fiancé, Debra Shoemaker

Singing at Oak Forest Cumb. Presb.

from Russell Springs

The Coffey Family

The church is lo-

of Summersville; and a host of other relatives and friends.

Visitation was Friday and Saturday.

The funeral services were Saturday, May 25 at the Cowherd and Parrott Funeral Home with burial in the Carlisle-Milby Cemetery with full honors. Bro. Jeff Eastham and Bro. Leslie Jewell officiated.

Pallbearers: Campbellsville/Taylor Coun-

Honorary Pallbearers: E.M.S./Fire/Rescue/Official in Uniform

The family has asked that expressions of sympathy take the form of donations to the WHAS Crusade for Children, Kentucky Fish and Wildlife, or Toys for Tots.

cated in the Gabe

Community of Green

vites all to attend.

Warren Vincent Hancock, 84

Warren Vincent (Vince) Hancock, was born June 15, 1934 in Danville to Jacob Clarence (J.C.) and Dovia Casada Hancock. He died at age 84 at his home Thursday, May 23 surrounded by family.

A multi-sport athlete at Danville High School, he was honored as a distinguished alumni and a member of the first class of the DHS Athletic Hall of Fame. A Western Kentucky University graduate with Bachelor of

Science, Masters and Rank I degrees, Vincent started his teaching and coaching career in the Bowling Green Independent Schools. There he met his wife, Diana, while she was student teaching. Following her graduation from

WKU, they married

June 10, 1961. Vincent was a secondary school educator and head football coach at Shelby County High School, Campbellsville High School, and Elizabethtown High School where he retired from

coaching in 1977 and became the athletic director. In 1982 he was recruited as head coach for the Bowling Green High School football program. After retiring from teaching and returning to Elizabethtown, Coach Hancock enjoyed watching football practices and games; interacting with former players who were now parents of players (or sometimes coaches!) Always the educator, he worked as an instructor for Kentuck-

Elizabethtown Independent Schools. With each move, the Hancocks became active members of a local church. Vincent accepted Christ and was baptized at age 11 at Lexington Avenue Baptist Church in Danville, KY. As an adult, he was ordained and served as

a deacon at Severns

Valley Baptist Church

ys Graduated Licens-

ing Program and as a

substitute teacher for



Warren Vincent Hancock in Elizabethtown. In addition to serving the church, he was an active member of Gideons International. One of the great joys of his retirement from teaching was the opportunity to assist with their work: he es pecially loved praying for pastors and serving as chaplain. Vincent was man of faith who was passionate about the power of prayer. He intentionally shared his faith with his whole family both through words and actions. Prayer and Bible reading were part of his daily life. One of his greatest joys was seeing his children and grandchildren baptized; another was having conversations about faith with the people

in his life. In addition to his parents, Vincent was preceded in death by two brothers, William Murrel Hancock (June), and Robert Don Hancock; and father- and mother-inlaw, L.G. and Elizabeth Curry.

Vincent Hancock is survived by his wife of almost 58 years, Diana Curry Hancock; two daughters, Mary

Elizabeth Hancock be the special guests McCandless (Murray) of Montpelier, Ohio, and Ann Rachel Hancock Sullivan (Jim) of Elizabethtown; six grandchildren, Kristin Nicole Sullivan, David Ryan Sullivan (Erin), Jonathan Clay Sullivan, Hannah Elizabeth McCandless, Jesse Thomas McCandless, and Jacob Vincent Sullivan; one great-grandchild, Bible Liam Daniel Sullivan (son of Jonathan); brother- and sisters in-law, J. Thomas and Rachel Badgett, and Rochelle Hancock; four nephews, Scott Allan, Lane Robert, and Todd Stephen Hancock, and Tom C. Badgett (Jeanne); three great nieces. Elizabeth Sumner, Eleanor Ruth and Lois Curry Badgett; and many cousins

and many friends. The family invites you to join them in the SVBC Atrium before (starting at 11:30 a.m.) or following the service to visit with them and share your

memories.

The Memorial Service will be Thursday, June 6 at 2 p.m. in the Severns Valley Baptist Church Worship Center in Elizabethtown. The Rev. Bill Langley will officiate. Gifts in memory of Vincent Hancock may be made to: Gideons International, Sever-

ns Valley Baptist Church, Hosparus Health of Central Kentucky, and the Elizabethtown Educational Foundation.

Condolences may be expressed online at www.brownfuner-

will be singing. County. ing their quarterly The time will be at Bro. Robert Knight 6 p.m. ET. and congregation in-

Joymakers to be at Mt. Gilead Baptist The Joymakers will

at Mt. Gilead Baptist

evening, June 2.

Oak Forest Cum-

Church Sunday, June

They will sing at 10

Everyone is invited

Bible School at Oak Grove Sep. Baptist

June 3. Services will

The Oak Grove Separate Baptist Church of the Nolynn Association will have Vacation Bible School beginning

begin at 6:30 p.m. CT and there will be classes for all ages.

Commencement

will be held Friday, June 7.

Bro. Charlie Houk, and the church welcomes everyone.

Vacation School at **Holly Grove** Church

Holly Grove Church will have Bible School Saturday, June 1 at 10 a.m. ET until 2 p.m. ET.

Bro. Dennis invites everyone to attend.

The Joymakers

Sunday, June 2 10 a.m. CT Mt Gilead Baptist Church

Vacation and Retirement: Different Goals Require Different Investment

To achieve any of your financial objectives, you need to save and invest - that much is clear. But just how you save and invest may differ from goal to goal. Let's look at two common goals to see the differences in your savings and

investment strategies. The first goal we'll consider is a dream vacation - one lasting a couple of weeks or more, possibly to an exotic locale. So, for the investments you've designated to fund this vacation, you need two key attributes: liquidity and low risk. The liquidity requirement is

pretty self-explanatory - you want to be able to get to your vacation funds exactly when you need them, and you don't want to be slapped with some type of early withdrawal or tax penalty.

The low-risk part of your vacation strategy means you want investments that won't drop in value just when you need to sell them to use the proceeds for your trip. However, you need to be aware that those types of stable-value investment vehicles likely will not offer much growth potential. As you may know, the investments with the greatest possible rewards are also those that carry the highest degrees of risk. Yet, by starting to invest early enough in more conservative investments, and putting away money regularly, you may be able to compensate for the lack of growth opportunities.

Now, let's turn to your other goal – retirement. When you are saving for retirement, your primary objective is pretty simple: to

accumulate as much money as you can.

Consequently, you will need a reasonable

percentage of your portfolio devoted to

growth-oriented investments. But what's



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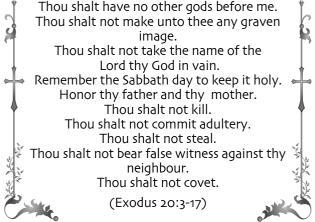
a reasonable percentage? There's no one-size-fits-all solution – the amount of growth investments in your portfolio should be based on several factors, including your age, risk tolerance and projected retirement lifestyle. Furthermore, this percentage may need to change over time. When you're just starting out in your career, you may be able to afford to take on the greater risk that comes with having a higher percentage of your portfolio in growth investments. But as

you get closer to retirement, you might want to begin shifting some dollars toward more conservative vehicles you don't want to be over-exposed to the volatility of the financial markets just when you need to start selling investments to help fund your retirement.

Nonetheless, you won't want to give up all growth investments, even during your retirement years. You could spend two or three decades as a retiree, and over that time, inflation could take a big toll on your purchasing power. To counter this effect, you will need to own some investments that have the potential at least to equal, and ide-

ally outpace, the cost of living. The examples of taking that extensive vacation and enjoying a long retirement illustrate the importance of recognizing that you will have many goals in life – and you'll need to prioritize and plan for them, sometimes following significantly different investment strategies. When you do, you'll give yourself a better chance of reaching

your destinations. This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



The Ten Commandments