

~ OBITUARIES ~

Cassandra Jean Owens

Cassandra Jean Owens, 39, of Shepherdsville, died Wednesday, January 29, 2020 at the Jewish South Hospital. She was born September 7, 1980 in Jefferson County, Ky. She was preceded in death by a daughter, MaKayla Whaley.



Survivors include a son: Jacob Owens, Shepherdsville, KY, Mother: Mary E. Carter, Shepherdsville, Ky, Father: Stephen W. Owens, Shepherdsville, Ky, 4 sisters: Stephanie Allison, Louisville, Rachele Morris, Louisville, Jessica Stone, Phenix, Alabama and Julie Owens, Bardstown

Funeral service for Cassandra Jean Owens were held at 2 PM. Saturday February 1, 2020 at the Bernard Funeral Home Chapel with Bro. David Coffey officiating. Visitation was from 11 AM.--2 PM. Saturday.

Interment in the Tarter Cemetery

Pallbearers: Jason Moore, Jessica Stone, John Carter, Jay Miller, Doug Allison, Josh Cooper,

Honorary Pallbearer: Billy Carter

Bernard Funeral Home in charge of arrangements.

Norman L. Malone

Norman L. Malone, 80, of Jamestown, KY passed away Sunday, January 26th, at Baptist Health Hospital, Lexington, KY Norman was born in Jamestown, KY on December 26, 1939, a son of the late Lillie (Collins) and William S. Malone.

Norman is survived by wife Mary (Conner) Malone, of Jamestown, KY a daughter, Teresa, wife of Mike Emerson, of Jamestown, KY; granddaughter, April wife of Jonathan Grider, of Russell Springs, KY. He is also survived by a host of nieces and nephews.

Norman is preceded in death by his parents, five sisters Ruth Stephens, Ruby Murray, Verlie Murray, Mary Blankenship, Martha Blankenship, seven brothers William Ray, Edwin, Teddy, Weldon, James and Carson Malone.

Religious Service at H.E. Pruitt Memory Chapel, Jamestown., KY, at 1:00 PM on Wednesday, January 29th, with Bro. Bill Welker and Bro. Jason Walters officiating.

Friends visited Wednesday at 10:00 AM. at H. E. Pruitt Memory Chapel. Interment at Bethel Cemetery Jamestown, KY.

Pallbearers: Larry Joe Murray, William Murray, Todd Carnes, John Paul Carnes, Jr. Malone, Dale Malone, Alan Coffey and Scotty Redmon,

Family request memorial donations to Jamestown Christian Church and can be made at the funeral home.

Reba Maxine Higginbotham

Reba Maxine Higginbotham, 87, of Jamestown, died Tuesday, January 28, 2020 at the Fair Oaks Nursing Home in Jamestown. She was born October 3,

1932 in Russell County to the late Hobert & Hattie Bunch Shearer. She was a member of Union Chapel United Methodist Church. In addition to her parents, she was preceded in death by her husband, Alfred L. Higginbotham; 2 brothers, Ralph Shearer and Douglas Shearer.

Survivors include 2 children: Cathy Higginbotham, Richmond, Ky and Mitchell (Brenda) Higginbotham, Jamestown, 1 grandchild: Stephanie Higginbotham, 2 sisters: Jane Estes, Somerset and Helen Fogle, Somerset.

Funeral service for Reba Maxine Higginbotham were held at 1 PM. Friday, January 31, 2020 at the Bernard Funeral Home Chapel with Bro. Bobby Sexton officiating. Visitation was from 10 AM. to 1PM on Friday. Interment in the Dixon Cemetery.

Special Music: Debbie Stephens, Bobbye Butler

Pallbearers: Jason Estes, Caleb Reeder, Jordan Helm, Michael Reynolds, Richard Stephens, Mitchell Higginbotham

Honorary Pallbearers: Stephanie Higginbotham, Bryan Fogle, Regan Helm

Memorials suggested to Union Chapel United Methodist Church. These can be made at the funeral Home.

Bernard Funeral Home in charge of arrangements.

Johnnie D. Lawless

Johnnie D. Lawless Born January 7, 1936 Passed away January 20, 2020. Johnnie was a brother to five siblings and a husband married to his wife Christel for over 60 years, father of four sons Doug, Hans, John and Steven, grandfather, great grandfather and retired disabled US Army veteran of 33 years. He had a full Military Funeral.



He was the strongest, loving and caring man in his family's lives. Johnnie worked hard his entire life from a kid helping his family on their farm in Kentucky and working with his dad driving trucks until he joined the army in 1954 and traveled all over the world and then retired in 1987 as a Chief Warrant Officer 4. He always took care of his family and made sure they had a place to call home. His sarcastic sense of humor would get you every time. He always new what to say to get a rise out of you. He will be dearly missed by all of his family and friends.

FAMILY includes

- Douglas Lawless, Son
- Hans F. Lawless, Son
- John A. Lawless, Son
- Steven M. Lawless, Son
- Irvin Lawless, Brother
- Mollie Selby, Sister
- Dianna Cutrer, Sister

•Mr. Lawless also leaves behind 5 Grandchildren to cherish his memory.

Friends and family can view the tribute video at dignitymemorial.com

Veterans Day: School or No School?

Cheyenne Popplewell
The Times Journal

There was a heated debate at our last local school board meeting with board member Gerald Murray, as well as the opinions from members of the social media platforms like Facebook and Instagram.

On January 27th, board member Gerald Murray abruptly left the board meeting due to the school calendar including school in session on Veterans Day. Before the vote, Superintendent Michael Ford gave Mr. Murray the floor to speak his peace on the situation. Gerald said he felt like it was a disgrace to Veterans to have school on this Holiday and there should be shame in anyone voting for this. The board members voted on the calendar for the year all in favor except Gerald Murray. After the vote Mr. Murray left the meeting and said he was ashamed to sit with the board members. I spoke with Murray after this and he told me he felt so

strongly about this because all veterans need to be stood up for and he has had family serve and he is standing for them! Gerald said if it was not for the veterans today that we would not be where we are right now. He thinks the dismissal of school would be to honor them! He said he wasn't going to be placed on a puppet string and is going to vote on his morals on what he thinks is right based on how he was raised.

I did talk with Cindy Damron who is the Director of Pupil Personnel for the Schools. She explained to me reasons why the school board members and members of the calendar committee thought school on Veterans Day was a benefit to the students, as well as the ones who have served and continue to do so. The school takes Veterans Day with great pride and everything they do and will do on this Holiday is all for them! Mrs. Damron told me there were 3 areas of concern when it came to the discussion to have

school on Veterans Day or not. First, she talked about young veterans, even as young as 50! She said many of them are in the work force and do not have "extra" days to take off work to come and speak or enjoy a school program, but since they have served they can use their Veterans Day Holiday and join in with the schools programs. If the program was held on a different day rather than the actual holiday, then the Veteran may not be able to come and take off a random day. Second, children were coming back to school after a missed day-not even knowing why they missed it. This is due to some parents not having this holiday off and having to work, and the children just simply not being educated on Veterans Day. The third and last major concern was the Holiday can be bigger and better and have more meaning and touch when it is held on the actual holiday. If it is being held the day before or the day after- or squeezing it in on a Friday, then it could seem

to all involved that it is just another event and not dedicated to that specific day.

Mrs. Damron also told me that there is an annual calendar survey completed every year completed by the parents. This was advertised thru the school, on the radio, and there were two pre-recorded phone calls made to anyone involved with the school system, staff, students and teachers. The percentage that voted TO HAVE SCHOOL was 66%. The parents could vote online or there were also paper ballots available.

At this time there will be school held on Veterans Day. At the last school board meeting like stated before, the majority voted yes on the School Calendar that was presented to them which included school in session on Veterans Day, while Gerald Murray voted against it. Mrs. Damron said the only way this could be changed was if there were a revision to the calendar.

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Financial Focus
Be Aware of Social Security Myths
Social Security can be one source of retirement income for you and your spouse. To maximize your benefits, you'll need to make some key decisions and be aware of some common myths.
• Myth 1: Always take Social Security early. You can file for Social Security benefits as early as 62, but you could get 25% to 30% more if you wait until your "full" retirement age (likely between 66 and 67). You can receive even more if you wait until 70, at which point your benefits will "max out." However, there's no right time to file for everyone – it depends on your situation, including factors such as your life expectancy, employment, financial need and spousal considerations.
• Myth 2: When you claim Social Security won't affect your spouse's benefits. This is not true. How much you receive in Social Security can affect your spouse's benefits while you are alive (spousal benefits) and after you've passed away (survivor's benefits). Your spouse could receive up to half of your retirement benefit, offset by his or her own benefit, so the longer you work before collecting Social Security, the greater the potential spousal benefits. For survivor benefits, your spouse would receive 100% of your benefit or his or her own, whichever is larger, so when you file affects how much your spouse would receive if you pass away early. In any case, you'll want to consult with the Social Security Administration about how much your spouse can receive, as his or her own benefits can also affect your decision-making.
• Myth 3: You can't work during retirement and collect Social Security. Yes, you can. But if you start receiving Social Security before your full retirement age (likely between 66 and 67), you can only earn up to \$18,240 in 2020 and still get your full benefits. Once you earn more than this, Social Security deducts \$1 from your benefits for every \$2 you earn. But during the year you reach full retirement age, you can earn up to \$48,600 without your benefits being withheld. If you exceed this amount, \$1 will be deducted for every \$3 you earn during the months before you attain your full retirement age. Social Security will increase your benefits when you do reach full retirement age to adjust for the previous work-related withholdings. So, if you plan on working and receiving Social Security, it may not make sense to file if most of your benefits will be withheld. Once you reach full retirement age, you can earn any amount without losing your monthly benefits, although your benefits could still be taxed.
• Myth #4: Social Security will provide for all my needs in retirement. Social Security will provide about a third of pre-retirement income, on average, according to the Social Security Administration. Consequently, you'll probably still need other sources of retirement income because Social Security alone most likely won't be enough to meet your needs. So, throughout your working years, contribute as much as you can to your IRA and your 401(k) or other employer-sponsored retirement plan. Combining these income sources with Social Security can help improve your chances of enjoying the retirement lifestyle you've envisioned.
This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.
Edward Jones, Member SIPC

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