

# ~ OBITUARIES ~

## Mary Ruth Gadberry

Mary Ruth Gadberry, age 86 of Norwood, Ohio, passed away on Friday, February 14th in Ohio. She was the daughter of the late Asber and Stella McKinley Harris.

She is survived by her husband of 66 years, Charlie Glen Gadberry. One daughter, Debora Ann (Gadberry) Idler. Her brothers, Dravo Jack Harris of Cincinnati, Ohio, David Harris of Russell Springs. Her sisters, Martha Stephens, Russell Springs, KY, Vida Kelsey, Somerset, KY and Jane Wilson of Russell Springs.

She was the grandmother of Carl Edward Idler and the late Keith Allen Idler. Great Grandmother of Morgen Elizabeth Grover and Joshua Keith Idler.

She was a Past Worthy Matron and 50-year member of Norwood Order of the Eastern Star.

Friends called at the Mihovk-Rosenacker Funeral Home, 10211 Plainfield Road, Cincinnati OH, 45241 on Tuesday, February 18th between the hours of 5 pm and 8 pm, with Eastern Star services taking place at 7:30 pm. Funeral Service was held Wednesday, February 19th at 11 am at the funeral home. Interment followed at Resthaven Memorial Park. Memorials may be made to the Syrian Shrine Hospital Transportation Fund, 9730 Reading Rd., Cincinnati, OH 45215.

This obituary is courtesy of Wilson Funeral Home in Russell Springs, KY.

## Frances D. "Bo" Price

Frances D. "Bo" Price, age 86, of Russell Springs, died Thursday, February 13, 2020 at the Florida Hospital in Orlando. She was born June 12, 1933 in Russell County to the late Arlus W. & Velna Meece Stephens. She was a member of Russell Springs United Methodist Church.

In addition to her parents, she was preceded in death by her husband, Charles Price; a son, Stanley Price; 5 brothers, Carl Stephens, Junie Stephens, Kent Stephens, David Stephens, Terry C. Stephens.

Survivors include 3 children: Teresa Haun, Christopher Price, Charles "Chuck" Price, all of Florida, 4 grandchildren--7 great grandchildren, 1 brother: Terrill (Jane) Stephens, Russell Springs, 2 sisters-in-law: Linda Stephens, Mary Lou Stephens. Several nieces and nephews also survive.

Funeral service for Frances D. "Bo" Price were held at 1 PM. Wednesday, February 19, 2020 at the Bernard Funeral Home Chapel with Bro. Dennis Price officiating. Visitation was from 10 AM to 1 PM Wednesday. Interment in the Russell Springs City Cemetery.

Bernard Funeral Home in charge of arrangements.

## Michael Lawless

Michael Lawless, 57, of Jamestown, died Friday, February 14, 2020 at the University of Kentucky Medical Center in Lexington. He was born November 6, 1962. He was preceded in death by his father, R. J. Lawless.

Survivors include daughter: Tiffany Bingham, Louisville, Ky, grandson: Parker Bingham, mother: Wanda Coffey Lawless, Jamestown, Ky, 3 brothers: Rodney Lawless, AZ, Ronnie Lawless, Jamestown and Ricky Lawless, Jamestown.

A private graveside service was held at 12 noon Monday, February 17, 2020 at the R.J. Lawless Cemetery in Jamestown.

Officiating: Bobby Dunbar

Memorials suggested to the Jamestown Christian Church.

Bernard Funeral Home in charge of arrangements.

The Times Journal & Staff wishes  
to extend sympathy  
to all who have lost loved ones

## Charlotte Collins

Charlotte Collins, 72, of Russell Springs, died Saturday, February 15, 2020 at the University of Kentucky Healthcare in Lexington. She was born March 19, 1947 in Adair County to the late Ervin & Thera Burton Harwick. She was a retired employee of Fruit of the Loom and was a member of Mt. Calvary Baptist Church.

In addition to her parents, she was preceded in death by 2 sisters, Bernadine Robertson and Peggy Burton.

Survivors include: husband: Charles Collins, Russell Springs, 3 children: Timothy Allen (Vonda) McQueary, Columbia, Tina Melissa McQueary, Russell Springs, and Kymberlie Gayle Godsey, Russell Springs. 4 grandchildren: Natalie Brooke Byers, Britnee Dezarae Sexton, Justin Matthew Godsey, and Ashley Elaine Godsey. 6 great grandchildren: Grace Roberts, Brayden Roberts, Adaia Taylor, Aleja Taylor, Alexis Byers, and Azlynn Godsey.

Funeral service for Charlotte Collins were held at 10 AM. Thursday, February 20, 2020 at the Bernard Funeral Home Chapel with Bro. Preston Richardson officiating. Visitation was from 5-8 PM. Wednesday and 8-10 AM. Thursday. Interment in the Russell Springs City Cemetery.

Pallbearers: Justin Godsey, Wes Fletcher, Ken Burton, Billy Andrew, Eric Harden, Doug Robertson.

Bernard Funeral Home in charge of arrangements.

## Frances Irene Stephens

Frances Irene Stephens, 75, of Virginia Beach, Virginia, died Monday, February 10, 2020 at her home. She was born July 31, 1944 in Kemper County, Miss to the late William Henry and Mattie Lou White Charlton. She was a homemaker.

Survivors include husband: Earlon Ray Stephens, Virginia Beach, Virginia. 1 daughter: Teresa Ann (Doug) Raines, Virginia Beach, Virginia. 2 grandchildren: Corey Raines, Chelsea Rae Raines.

Funeral for Frances Irene Stephens were held at 9:30 (CST) Tuesday, February 18, 2020 at the Bernard Funeral Home Chapel with Pastor Jeff Bryant officiating. Visitation was from 5-8 PM. CST on Monday and after 8 AM. CST Tuesday until funeral time at 9:30.

Burial in the Mill Springs National Cemetery in Nancy, Kentucky

Bernard Funeral Home in charge of arrangements.

## Garry Coffey

Garry Coffey, age 67, of Lawrenceburg, KY passed away Saturday, February 15 2020 at His residence. He was born on Wednesday, March 05 1952, in Russell County, Kentucky. He was the son of: Mother - Margie Williams Coffey, who has preceded him in death, and Father - Adron Coffey, who has preceded him in death. Besides his parents, he was preceded in death by a his wife, "Dotty" Coffey and a brother, Jerry Coffey.

Survivors also include: 1 Son: ohn Coffey, spouse Terra, of Lawrenceburg KY. 2 Sisters: Barbara Knight, spouse J.P., of Louisville KY and Betty Lawless, of Louisville KY. He is also survived by 3 grandsons: Daniel Coffey, Dustin Posey and Jacob Luster. He was formerly of Russell County, a retired plumber and electrician and a member of Big Creek Missionary Baptist Church.

Funeral services were held at 1:00 PM Wednesday, February 19 2020 at Wilson Funeral Home Chapel, 391 East Steve Wariner Drive, Russell Springs, KY. Visitation was from 5-9 PM Tuesday, February 18 2020 at Wilson Funeral Home Chapel, 391 East Steve Wariner Drive, Russell Springs, KY. Interment in Mt. Pleasant Cemetery, Russell Springs, KY.

Officiating: Bro. Scott Proctor

Wilson Funeral Home is in charge of arrangements.



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## Financial Focus

### Valentine's Day: Financial Protection

#### Can Be a Great Valentine's Day Gift

On Valentine's Day, you can give your spouse or life partner a traditional gift such as candy or flowers. But once you've done that, why not think about something that can provide longer-lasting benefits for your loved one? Specifically, think about ways to provide a lifetime of financial protection.

You can do this in several ways, including: Protection while you're alive – As you know, it's usually necessary for both partners or spouses to work to maintain a household – so if your income were to disappear, even temporarily, it could present a big problem. Your current employer could offer disability income insurance as an employee benefit, but it might not be enough for your needs, so you may want to consider purchasing your own policy. Keep in mind, though, that disability coverage typically only lasts for a few years, and, in any case, probably won't completely replace your income. Consequently, it's a good idea to build up your financial resources in other ways, so contribute as much as you can afford to your 401(k) and IRA during your working years. If you do become disabled, it may be possible for you to tap into these funds without incurring a tax penalty, though regular taxes may still be due.

Protection if you need care – If you were ever to need some type of long-term care, such as an extended stay in a nursing home or the services of a home health care worker, you might find the costs to be considerable – and possibly a severe burden on your spouse or partner. In fact, the average cost for a private room in a nursing home is about \$100,000 per year, while a home health aide costs about \$50,000 per year, according to Genworth, an insurance company. And Medicare typically pays only a small percentage of these expenses. To protect your spouse or partner – not to mention your grown children – from possibly having to deal with these costs, you might consider purchasing long-term care insurance. As an alternative, you could purchase a "hybrid" policy that combines long-term care benefits with those offered by a traditional life insurance policy. So, if you never needed long-term care, your policy would pay a death benefit to your spouse or partner or another beneficiary you've named.

Protection when you're gone – If you were to pass away, would your spouse or partner have the financial resources to continue the same lifestyle, pay the mortgage or, if you have children, provide for their education? If the answer is no, then you need to maintain adequate life insurance. How much is enough? There's no one right answer for everyone. You might hear that you need a death benefit that's worth seven or eight times your annual income, but the actual amount should be based on a variety of factors – your age, size of family, current income, spouse or partner's income, and so on. A financial professional can help you determine the appropriate amount of coverage.

Valentine's Day is just one day on the calendar. But if it serves as another reminder of how much you value your spouse or partner and spurs you into action to protect her or him throughout your lifetime – and beyond – then it will be an important day indeed.

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

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ADAM STILLE  
36 Joe T. Pettet Drive  
Russell Springs, KY 42642  
270-866-6818  
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## FREE MONEY FOR COLLEGE

### Do Not Be a Statistic of an Unclaimed Scholarship

Cheyenne Poppewell  
The Times Journal

Students and Parents may not be aware but there are several dollars floating around in unclaimed financial aid and scholarships. Statistics show that sometimes the more prone scholarships to go unclaimed are the "smaller" ones maybe due to lack of information on them. Readers may think, how is financial aid being "unclaimed"? More than likely if you see some advertisement on this type of aid unclaimed, the money is referring to Federal Pell

Grants. According to <https://scholarshipowl.com/blog/find-scholarships/unclaimed-scholarships/> some sources estimate that as much as 2.3 million in Pell Grants went unclaimed. One of the main issues on why these go unclaimed is because high school seniors do not fill out their free application for federal student aid (FAFSA) in time for college enrollment.

Some reason scholarships go unclaimed are:

- The applicant or winner did not complete a step in the post-application

process

- The winner did something to lose the scholarship

- The winner chose to attend another school where the scholarship may not have been honored

Don't be a statistic and miss out on scholarship opportunities, here are scholarship opportunities for Russell County Students:

- WKU Scholarship: Deadline March 31st, 2020

- Russell County Conser-

vation District Scholarship- Deadline May 1st, 2020

- Green River Scottish Rite Club Scholarship- Deadline April 2nd, 2020

- Kentucky Manufactured Housing Scholarships- 1. Trade & Apprenticeship Student Scholarship Deadline: April 6th, 2020. 2. Manufactured Home Resident Scholarship Deadline April 6th, 2020.

- South Kentucky RECC Scholarship- Deadline March 27th, 2020

See COLLEGE, Page 8