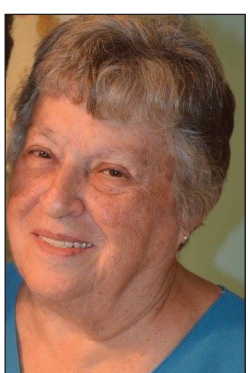


-Obituary-

Mary Emily Davis Roy

Mary Emily Davis Roy, 84, formerly of Russell Springs, KY, passed away Saturday, March 7, 2020 peacefully at her home in Niceville, Florida surrounded by her family. Her funeral will be at the Bernard Funeral Home in Russell Springs, KY with interment in the Old Union Cemetery.



She was born in May 5th, 1935 in Pulaski County, KY.

She is preceded in death by her parents, Archie Arville Davis, Martha Florinda Bradley Davis, and two infant siblings, Marvin Lee Davis and Annie Christina Davis.

She is also predeceased by her husband of 47 years, Edward Lee Roy. She is survived by a brother, Jefferson Tillman Davis, and a sister, Della Mae Garner (Jimmy), four children, Jillian Ashley Roy (Kiefer), Matthew Gene Roy (Jene), Kimberly Anne Smith (Ricky), and Deborah Louise Wilson.

Eight grandchildren, Charissa Coate, Joshua Harrison, Patrick Smith, Emily Smith, Michael Roy (Miranda), Jonathan Wilson, Jordan Wilson Coggins, and Jaclyn Wilson Onyon, and several great grandchildren.

She loved her family and friends so very much and she will be so very missed.

Funeral service for Mary Emily Roy will be 10 AM. Saturday, March 14, 2020 at the Bernard Funeral Home Chapel.

Visitation 6-8 PM. Friday and 9-10 AM on Saturday.

Interment in the Union Cemetery

Pallbearers: Patrick Smith, Michael Roy, Jeff Wilson, Jimmy Antle, Jordan Coggins, Jonathan Coggins

Bernard Funeral Home in charge of arrangements.

Anthony Lynn Braunm

Anthony Lynn Braunm, 62, of Russell Springs, KY passed away Saturday, March 7th, at his residence.

Anthony was born in Jamestown, TN on December 7, 1957, a son of the late Ruth Ann Braunm.

Anthony is survived by: wife Brenda (Phillips) Braunm, a daughter, Rebecca Braunm, a son, Nick Braunm; two sisters, Deborah Branham and Rebecca Braunm, nieces Cheyenne Amerson, and Anna Tavor.

He is also survived by 5 grandchildren as well as other nieces and nephews.

He is preceded in death by his parents, 2 sisters Donna Hester, Stacy Abston, brother Ray Byrd and nephew Jared Vibbert.

Memorial Service at H.E. Pruitt Memory Chapel, Jamestown,, KY, at 11:00 AM on Saturday, March 14th, with Bro. Richards officiating.

Friends may visit Saturday 10:00 AM. at H. E. Pruitt Memory Chapel.

Brenda Kay Terwilliger

Brenda Kay Terwilliger, 69, of Dunnville, Ky passed away Sunday, March 15, 2020 at her home. She was born October 17, 1950 in Casey County to the late Avery Carlene and Clara Luttrell Turner.

She was a member of Patterson Chapel Church of Christ. Survivors include husband: Wendell Terwilliger, Dunnville, Ky; brother: Danny & Maelene, Dunnville; 3 nieces: Sarina Cronin (special niece), Linda, Tanya; 5 nephews: Ricky, Mike, Bryan, Jason, and Justin; several great nieces & nephews also survive.

Funeral service for Brenda Kay Terwilliger will be 12 PM. CDT. Thursday, March 19, 2020 at the Bernard Funeral Home Chapel with Bro. Ronnie Sullivan officiating.

Visitation 10 AM. CDT, Thursday until funeral time at 12 PM. Interment in the Luttrell Cemetery.

Pallbearers: Derek Stephens, Bryan Terwilliger, Jason Terwilliger, Mike Stephens, Blake Terwilliger, Justin Terwilliger

Bernard Funeral Home in charge if arrangements.

Earl Wayne Stargel

Earl Wayne Stargel, age 72, of Campbellsville, KY passed away Friday, March 13 2020 at His residence.

He was a mechanic, a veteran of the US Army and member of Kingdom Hall of Jehovah Witness.

He was born on Tuesday, December 02 1947, in Russell Springs, Kentucky.

He was the son of: Mother - Della Stargel Irvin, who has preceded him in death; Father - Elvis Stargel, who has preceded him in death.

Survivors also include: 1 Daughter: Carnessa (Tyler) Stith, of Louisville KY, Jeanie (Wayne) Weeks, Campbellsville, KY; one son, Nathan (Amanda) Stargel, of Russell Springs KY.; three sisters Debbie Whittle, of Russell Springs KY, Janet Loy, of Russell Springs KY, and Sandra Haينه, of Nancy KY; two brothers, Roger Stargel, of Russell Springs KY and Jimmy Stargel, of Glasgow KY.

He is also survived by 8 grandchildren and 3 great-grandchildren also survive.

Besides his parents, he was preceded in death by his wife, Mariana Stargel and a brother, David Stargel.

Memorial services will be held at a later date.

Expressions of sympathy are requested to take the form of a contribution to help with funeral expenses and may be sent to Wilson Funeral Home.

Wilson Funeral Home is in charge of arrangements.

Geneva Loy Helm

Geneva Loy Helm, 89, of Jamestown, KY passed away Sunday, March 8th, at Lake Cumberland Regional Hospital.

Geneva was born in Jamestown, KY on July 29, 1930, a daughter of the late Carrie (Akers) and Wesley Loy.

Geneva is survived by Nieces: Janice Tarter and Rita Voils; Nephews: Daryl Hammond, Dale Loy, Neal and Jeff Dalton.

She is also survived by a host of great nieces and nephews.

She is preceded in death by her parents, husband Eugene Helm, brother Orvin Loy, two sisters Faye Hammond, and Ernestine Dalton, a nephew Terry Hammond.

Religious Service at H.E. Pruitt Memory Chapel, Jamestown,, KY, at 12:00 noon on Tuesday, March 10th, with Bro. Doug Baldwin officiating.

Friends may visit Tuesday 10:00 AM. at H. E. Pruitt Memory Chapel.

Family request donations to the Fairview Separate Baptist Church Building Fund.

Pallbearers: Gared Dalton, Michael Helm, Stephen Helm, Barton Hammond, Stephen Hammond, Scott Hammond, Spencer Hammond and Mark Tarter.

Hon. Pallbearers: Dale Loy, Daryl Hammond, Neal Dalton and Jeff Dalton.

Interment at Mill Springs National Cemetery Nancy, KY.

Jennifer L. Lovato

Jennifer L. Lovato, 47, of Columbia, SC passed away Friday, March 6th, at her residence. .

Jennifer was born in Columbia, KY on September 18, 1972, a daughter of Louise (Popplewell) Reeder, of Jamestown, KY and the late Jerry Reeder.

Jennifer is also survived by mother Louise (Popplewell) Reeder; two daughters, Kelsey Tarter and Layla Lovat; two brothers, Jeff Reeder and Joey Reeder. She is preceded in death by her father Jerry Reeder.

Memorial Service at at H.E. Pruitt Memory Chapel, Jamestown,, KY, at 6:00 PM on Saturday, March 14th, with Bro. Tony Stephens officiating.

Friends may visit Saturday 4:00 PM. at H. E. Pruitt Memory Chapel. hepruitt@duo-county.com

Irvin L. Mann

Irvin L. Mann, 69, of Jamestown, KY passed away Wednesday, March 11th, at Jean Waddle Care Center, Somerset, KY.

Irvin was born in Jamestown, KY on October 1, 1950, a son of the late Edna (Glover) and Bramlett Mann.

Irvin is survived by wife Stella (Brown) Mann; four sons Ronald Mann, Travis Mann, Todd Mann, and Derrick Mann; three sisters, Teresa Creasman, Margaret Robertson, and Alice Mann; a brother, David Mann. He is also survived by 9 grandchildren 8 great grandchildren as well as a host of nieces and nephews.

He is preceded in death by his parents, son Roy Lee Mann, grandson Tanner Mann, brother Larry Mann and sister Lora Mann.

Religious Service at H.E. Pruitt Memory Chapel, Jamestown,, KY, at 1:00 PM on Monday, March 16th, with Pastor Kerry Yates officiating.

Friends may visit Sunday 5:00 PM. at H. E. Pruitt Memory Chapel. Interment at Jamestown Cemetery Jamestown, KY.

Pallbearers: Johnny Mann, Cole Mann, Michael Heath, Shawn Heath, Brandon Andrew and Keith Luttrell. hepruitt@duo-county.com

Joe Lee Gaskin

Joe Lee Gaskin, 75, of Russell Springs, died Wednesday, March 11, 2020 at the Fair Oaks Nursing Home in Jamestown.

He was born March 15, 1944 in Russell County to the late Ted & Opal Morrow Gaskin. Joe was a member of the Jamestown Church of Christ.

In addition to his parents, he was preceded in death by 2 brothers, Bobby Gaskin, Glen Dale Gaskin; 1 sister, Wilma Ballenger.

Survivors include: wife: Joan Gaskin, Russell Springs; 1 son: Vincent Lee (Tiffany) Gaskin, Louisville; 3 grandchildren: Michaela Gaskin, Sierra Gaskin, Wendy Craig; 3 sisters: Shirley Carnahan, Cinn., Ohio; Joyce (Jerry) Withers, Russell Springs; Sherry Jean Gaskin, Louisville; 3 brothers: Howard (Carolyn) Gaskin, Russell Springs, Dean (Gila) Gaskin, Louisville and Danny (Ruth) Gaskin, Jamestown.

Funeral service for Joe Lee Gaskin will be 2:30 P.M Sunday, March 15, 2020 at the Bernard Funeral Home Chapel with Bro. Ronnie Sullivan officiating. Visitation 6-8 P.M. Saturday and after 2 PM. Sunday. Interment in the Blair Cemetery.

Pallbearers: Joe Eldridge Miller, Larry Grider, Joseph, Miller, Dean Gaskin. James Bradshaw, Jason Miller.

Bernard Funeral Home in charge of arrangements.

Financial Focus

What Does End of 'Stretch IRA' Mean to You?

If your IRA is big enough to help you pay for retirement with enough left over to leave to your heirs, you'll want to pay close attention to some recently enacted legislation – because it could have a big impact on your estate plans.

Here's the background: As part of the 2019 SECURE Act, which includes provisions to help people build their retirement savings, the so-called "stretch IRA" has been limited for most non-spouse beneficiaries. Under the old rules, non-spouse beneficiaries could withdraw money from an inherited IRA gradually, over their lifetimes. By "stretching" out these payments, beneficiaries could spread out the tax burden, as withdrawals from a traditional IRA are taxable at an individual's personal tax rate.

Now, most non-spouse beneficiaries have to withdraw everything from the IRA by the end of the tenth year after the account owner passes away – which could present a tax problem. At a minimum, this change should lead you to review your estate plans, assuming you won't need all the money in your IRA to support your retirement lifestyle. But what else can you do in response to the loss of a stretch IRA?

One possible move is to convert your traditional IRA to a Roth IRA. As you may know, a traditional IRA can grow on a tax-deferred basis and your contributions may be tax deductible, depending on your income level. Roth IRA contributions are never deductible, but earnings withdrawals are tax-free, provided you've had your account at least five years and you don't start taking withdrawals until you're at least 59-1/2. What's more, you can pass on the ability to make tax-free withdrawals to the beneficiaries you've named to receive your IRA.

However – and this is a pretty big "however" – if you were to convert a traditional IRA to a Roth IRA, you would trigger a tax bill that could be substantial. Essentially, you'd owe taxes on any money in the traditional IRA that would have been taxed when you withdrew it. So, you'd likely need a sizable amount of funds available, held outside your IRA, to pay this tax bill.

Is it worth it? You'll have to do your own cost-benefit analysis while pondering a Roth IRA conversion. It may not make much sense for you to pay a big tax bill now if the money, when kept in a traditional IRA, could be withdrawn at a lower tax rate later. Consequently, you may not want to convert if the money is going to your young grandchildren or to other heirs in lower tax brackets. Conversely, a conversion may make sense if you plan to leave money to conversions in their peak earning years, who might be in a high tax bracket and could greatly benefit from the tax-free withdrawals provided by a Roth IRA.

These are just general guidelines, of course – to determine if a Roth IRA conversion makes sense for you, you'll need to consult with your tax advisor. And if you'd like to consider other ways to respond to the new laws that limit stretch IRAs, you'll also want to consult with your estate planning professional. This is a big change – so you'll want to get the help you need to make the right moves.

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

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.




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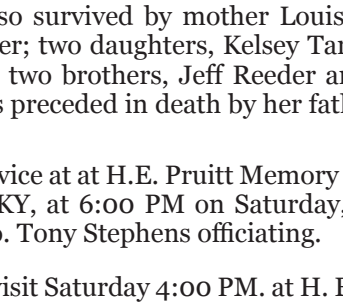
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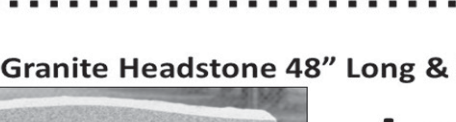
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The Times Journal & Staff wishes to extend sympathy to all who have lost loved ones

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