

# -Obituaries-

## Betty Bell Perkins

RUSSELL SPRINGS - Betty Bell Perkins, 71, Jamestown died Thursday, April 9, 2020 at her residence. She was born November 2, 1948 in Russell County to the late Osco Riley and Edna Pearl Craig Bell.

She was a homemaker.

Preceded in death by her husband, Lawrence Perkins

Survivors include two sisters, Carol Chrisman, Taylorsville and Linda Graves, Louisville and two brothers, Eugene Bell, Jamestown and Fred Bell, Bardstown.

All services were private. Bernard Funeral Home was in charge of arrangements.

## Clifford Eddie Bernard

JAMESTOWN - Clifford Eddie Bernard, 52, Jamestown passed away Saturday, April 4, 2020 at his residence.

He was born in Columbia, KY on December 29, 1967, a son of Clifford Bernard and the late Verlene (Murphy) Bernard

He is survived by his father Clifford Bernard, Jamestown; a sister, Loretta Hale; nieces and nephews Bradley Hale, Brittany Fox, Wyatt and Wren.

He is preceded in death by his mother.

Services were private. hepruitt@duo-county.com

## Dwight Douglas Miller

RUSSELL SPRINGS - Dwight Douglas Miller, 66, Jamestown died Thursday, April 9, 2020 at the Russell County Hospital.

He was born February 17, 1954 in Somerset, KY to the late Earl and Maxine Williams Miller.

He was a mechanic for the Ky State Road Department.

Preceded in death by a brother, Terry Miller

Survivors include his wife, Sheree Miller, Jamestown; two sons, Brently (Crystal) Miller, Russell Springs and Douglas (Patricia) Miller, Greensburg; two brothers, Larry (Gloria) Miller, Russell Springs and Phillip Miller, Maysville, Ky and three sisters, Brenda (Scott) Pierce, Jamestown, Becky (Billy) Robertson, Russell Springs and Denise (J.D.) Antle, Campbellsville,

All services were private. Bernard Funeral Home was in charge of arrangements.

## Floyd Lee Roy

RUSSELL SPRINGS - Floyd Lee Roy, 79, Dunnville died Wednesday, April 1, 2020 at his home. He was born November 18,

1940 in Adair County to the late Floyd Monroe & Zelva Wilson Roy.

He was a farmer.

In addition to his parents, he was preceded in death by his wife, Elizabeth Ford Roy and two brothers, Leonard Roy and Arvil Roy.

Survivors include four children, Carla (Howard) Luttrell, Russell Springs, Dale (Christy) Roy, Dwight Roy, and Jeffery Roy, all of Dunnville; seven grandchildren; five great grandchildren; two brothers, Avery Roy, Cecila, Ky and Lewis Roy, Indiana and one sister, Sherry Martin

All services were private.

Bernard Funeral Home was in charge of arrangements.

## George Arnold Coffey

RUSSELL SPRINGS - George Arnold Coffey, 91, Russell Springs, died Friday, April 10, 2020 at the Fair Oaks Nursing Home in Jamestown. He was born July 9, 1928 in Russell County to the late Dewey and Ermon Wells Coffey.

He was an automobile salesman.

In addition to his parents, he was preceded in death by two children, Linda and Laura Coffey; a brother, R. V. Coffey and a sister, Margaret Swartz.

Survivors include his wife, Doris Coffey, Russell Springs; and three children: Carol Ann (Ray) Haas, Georgia, David (Linda) Coffey, Ohio and Melissa (Randy) Collins, Jamestown.

All services were private. Bernard Funeral Home was in charge of arrangements.

## Glenodine Thomas

RUSSELL SPRINGS - Glenodine Thomas, 84, Russell Springs died Friday, April 3, 2020 at the Fair Oaks Nursing in Jamestown. She was born July 5, 1935 in Russell County to the late Byrd and Ruby Garner Holt.

She was a homemaker.

Survivors include her husband, Owen Thomas, Russell Springs; two sons, Kenneth (Margie) Thomas, Charlotte, N.C. and Carthel Thomas, Russell Springs; four grandchildren and one brother, Hurston (Martha) Holt, Bera, Ky

All services were private. Bernard Funeral Home was in charge of arrangements.

## Herbert C. Brower

JAMESTOWN - Herbert C. Brower, 75, Russell Springs passed away Sunday, April 5, 2020 at Russell County Hospital.

He was born in Englishtown, NJ on January 21, 1945, a son of the late Dorothy (Arrowsmith) and Stanley Brower.

He served in the U.S. Navy was a retired truck driver.

He is survived by his wife, Marsha (Hudson) Brower; four daughters, Marion Rhines, Delisa Griffin,

Christina Harris and Latisha Walters; 12 grandchildren and two great grandchildren.

He is preceded in death by his parents, son Tyler Brower, grandson Blake Walters.

Services were private. hepruitt@duo-county.com

## Joseph Garnet Hammond

RUSSELL SPRINGS - Joseph Garnet Hammond, 87, Russell Springs, died Tuesday, April 7, 2020 at his home. He was born November 19, 1932 to the late Louis David and Alpha Smith Hammond.

He was an auto mechanic and a member of Fairview Separate Baptist Church.

In addition to his parents, he was preceded in death by a sister, Ruby Hammond and a brother, Robert Hammond.

Survivors include his wife, Mayrene Hammond, Russell Springs; son: David (Margaret) Hammond, Bee Spring and two sisters, Ruth Hopkins and Betty Stephens, both of Russell Springs.

All services were private.

Bernard Funeral Home was in charge of arrangements.

## Joseph Osbert Twyford

RUSSELL SPRINGS - Joseph Osbert Twyford, 88, Russell Springs died Tuesday, April 7, 2020 at the Fair Oaks Nursing Home in Jamestown.

He was born March 20, 1932 in Russell County to the late Thomas and Carrie Lee Grider Twyford.

He was a mechanic at the Russell County Board of Education.

Preceded in death by his wife, Geraldine Scales Twyford.

Survivors include his daughter, Gloria Crick, Hopkinsville, KY and grandson, Joseph Mason, Dallas, Texas

All services were private.

Bernard Funeral Home was in charge of arrangements.

## Karen Denise White

RUSSELL SPRINGS - Karen Denise White, 63, Russell Springs died Wednesday, April 8, 2020. She was born April 17, 1956 in Somerset, Ky. She was a cashier at Walmart and a member of Clear Springs Missionary Baptist Church.

She was preceded in death by her father, Alva B. Hare and a son, Roger Dean Johnson.

Survivors include three children, Keith (Alicia) Johnson, Jennifer (Josh) Jones, Jamestown and Kevin Johnson, Plainfield, IN; her mother, Wanna B. Wilson, Russell Springs; three sisters, Danita Riter, Columbia, Sherri Coffey and Sandra Weiland, both of Russell Springs and two brothers, Daryl Robertson and David Hare both of Russell Springs.

All services were private.

Bernard Funeral Home was in charge of arrangements.

## Nicholas Kerns

JAMESTOWN - Nicholas Kerns, 38, Russell Springs passed away Sunday, March 29, 2020, at his residence.

He was born in Louisville on May 21, 1981, a son

of Carrie (Smith) and Joe Kerns.

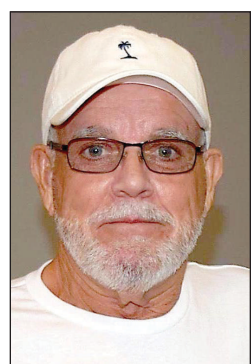
He worked as a carpenter.

Nicholas is survived by his parents, Carrie and Joe Kerns; a son, Hunter Kerns; two brothers, Joe (Melissa) Kerns and Matthew (Keri) Kerns; special friend, Susan Caldwell; several nieces and nephews.

Services are private. hepruitt@duo-county.com

## Orville Swanson, Jr.

INDIANA - Orville Swanson, Jr. 70, Franklin, Indiana passed away April 5, 2020 at his residence. He was born April 18, 1949 in Russell Springs. He was the son of Orville and Loma Lois (Oakes) Swanson.



He is survived by his daughter, Lauren Swanson, Franklin, Indiana; grandson, Drayden Swanson; brothers, Leroy Swanson, Hope, Indiana, Darwin (Diann) Swanson, Edinburg, Indiana, Danny (Glenda) Swanson, Blaine Swanson and John (Donna) Swanson, all of Taylorsville, Indiana, sisters, Joyce Butler, Rineyville, Kentucky and Sandra (Charlie) Clawson, Franklin, Indiana, and an extended family member, Margaret Sue DeBell, Edinburg, Indiana.

He was preceded in death by his parents, and sisters, Gladola Swanson, Gustava June Clawson, and Frances Johnson.

He served in the US Army and was a member of UAW Local #933. He retired from Rolls-Royce in 2010 after more than 25 years of service.

He enjoyed spending time with his daughter and grandson, watching UK basketball, and fishing.

A private graveside service was conducted by Jimmy McGaha at Rest Haven Cemetery in Edinburg, Indiana.

Arrangements were made by Eskew-Eaton Funeral Home in Edinburg.

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

## Financial Focus

### Put Tax-Smart Investing Moves to Work

The tax return deadline has been extended until mid-July, but you may have already filed your taxes. If you were not entirely happy with the results, you might start seeking ways to change the outcome for next year. And one area to look at may be your investment-related taxes.

To help control these taxes, consider these moves:

- Take full advantage of tax-deferred investments. As an investor, one of the best moves you can make is to contribute as much as you can afford to your tax-deferred accounts – your traditional IRA and 401(k) or similar employer-sponsored plan – every year. If you don't touch these accounts until you retire, you can defer taxes on them for decades, and when you do start taking money out, presumably during retirement, you may be in a lower tax bracket.

- Look for tax-free opportunities. Interest from municipal bonds typically is exempt from federal income tax, and, in some cases, from state and local income tax, too. (Some municipal bonds, however, may be subject to the alternative minimum tax.) And if you qualify to contribute to a Roth IRA – eligibility is generally based on income – your earnings can be withdrawn tax-free, provided you've had your account for at least five years and you don't start taking withdrawals until you're at least 59-1/2. Your employer may also offer a Roth 401(k), which can provide tax-free withdrawals. Keep in mind, though, that you contribute after-tax dollars to a Roth IRA and 401(k), unlike a traditional IRA and 401(k), in which your contributions are made with pre-tax dollars.

- Be a "buy and hold" investor. Your 401(k) and IRA are designed to be long-term investments, and you will face disincentives in the form of taxes and penalties if you tap into them before you reach retirement age. So, just by investing in these retirement accounts, you are essentially pursuing a "buy and hold" strategy. But you can follow this same strategy for investments held outside your IRA and 401(k). You can own some investments – stocks in particular – for decades without paying taxes on them. And when you do sell them, you'll only be taxed at the long-term capital gains rate, which may well be less than your ordinary income tax rate. But if you're frequently buying and selling investments you've held for less than a year, you could rack up some pretty big tax bills, because you'll likely be taxed at your ordinary income tax rate.

- Be prepared for unexpected taxes. Mutual fund managers are generally free to make whatever trades they choose. And when they do sell some investments, they can incur capital gains, which will be passed along to you. If this is a concern, you might look for funds that do less trading and bill themselves as tax efficient.

While taxes are certainly one factor to consider when you invest, they should probably not be the driving force. You need to build a diversified portfolio that's appropriate for your risk tolerance and time horizon. Not all the investments you select, and the moves you make with them, will necessarily be the most tax efficient, but by working with your financial and tax professionals, you can make choices that can help you move toward your long-term goals.

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

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