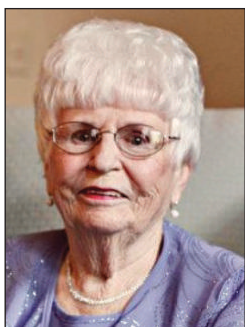


# -Obituaries-

## Anna Marie Helm

Anna Marie Helm, 87, died Wednesday, April 22, 2020 at the Summit Manor Nursing Home in Columbia. She was born January 23, 1933 in Glensfork, Ky to the late Fred Turner & Ella Mae Grant Collins.



She was a member of Fairview Separate Baptist Church.

Marie dedicated her life to her family and her faith in Christ. She enjoyed ministering to others through song and was an avid gospel music fan.

Marie's joy in this life was her family and her role as Wife, Mother, Granny and Gran Gran.

In addition to her parents, she was preceded in death by her husband, Polarine Helm; 3 sisters, Ruth Bledsoe, Ruby Hadley, Laura Grant; 2 nephews.

Survivors include: son: Larry (Wanda) Helm, Jamestown; 2 grandchildren: Larimie (Shane) Richardson, Russell Springs Derrick (Terran) Helm, Jamestown; 3 great grandchildren: Clay Richardson, Giles Helm, Marian Helm Also survived by several nieces and a host of friends

A celebration of life will be held at a later date.

In lieu of flowers the family requests donations be made to Dixon Cemetery Fund. These can be made at Bernard Funeral Home. All services are Private.

Bernard Funeral Home in charge of arrangements.

## Lemuel Read

CAMPBELLSVILLE - Lemuel Read, 67, Campbellsville died Friday, April 17, 2020 in Campbellsville.

He was a retired employee of Kentucky Utilities and owner of Stephens Shoe Store in Russell Springs.



He is survived by his wife, Janey Read, Campbellsville; one son and daughter-in-law, Jonathan and Jessalyn Read, Campbellsville; two grandchildren, Reagan Read and Myleah Read, both of Campbellsville; one sister, Karlene Read and husband, Dwight Abel, Campbellsville; several brothers-in-law and sisters-in-law.

Services were private. Burial was in the Campbellsville Memorial Gardens.

Parrott & Ramsey Funeral Home was in charge of the arrangements.

## Gina R. Smith

JAMESTOWN - Gina R. Smith, 45, Louisville passed away Friday, April 24, 2020 at University of Louisville Hospital.

She was born in Columbia, KY on January 29, 1975, a daughter of Nilla (Hopper ) Lothery and Jimmy Bell

She is survived by her husband, Tim Biery; mother, Nilla(Albert) Lothery; father Jimmy(Carrie) Bell; a son, Alex Smith; a step daughter, Brittany Muzzy; a step son, T.J. Biery; a sister, Angie McAnich; two brothers, Frank and David Whittle and five grandchildren.

She is preceded in death by a son, Codey Bell. Services were private. hepruitt@duo-county.com

## Fay Wade

Fay Wade, 88, went to be with her Lord and Savior, Jesus Christ, on Thursday, April 23, 2020 at the Russell County Hospital, surrounded by her sons, daughter in laws, and a host of loving and compassionate nurses at the hospital. She was born March 9, 1932 in Russell County to the late Claude & Mary Ocie Gaskin Thomas.



She was a homemaker, factory worker, businesswoman, a loving mother, grandmother, and, most of all, a strong Christian witness to everyone she met.

In addition to her parents, she was preceded in death by her husband, Geoffrey Wade, son, David Wade, and three brothers - C.L. Thomas, Earl Thomas, and Ronnie Thomas. Survivors include: 2 sons - John (Liezl) Wade; Danny (Teresa) Wade, all of Russell Springs; 4 grandchildren - Scott Wade, Lance Wade, Danielle White, and her special songbird, Makalyn Wade. 5 great-grandchildren also survive.

Also surviving: 1 brother - Owen Thomas, Russell Springs; 1 sister - Joyce (Royce) Bunch, Westchester, OH. Special family friend, Vivian Weddle, who was like a loving daughter.

Memorials suggested to the Gideons International and can be made at the funeral home. All services are private.

Bernard Funeral Home in charge of arrangements.

## Herman R. Knight

JAMESTOWN - Herman R. Knight, 78, Jamestown passed away Tuesday, April 21, 2020 at Russell County Hospital.

He was born in Jamestown on May 30, 1941, a son of the late Lola (Ballenger) and Omrie Knight.

He car body repairman.

He is survived by a daughter, Kerry (Greg) Zummer; friend, Janice Grider; two grandchildren and one great grandchild.

He is preceded in death by his parents, son Ricky Knight and a great grandson,

Services were are private. hepruitt@duo-county.com

## Boyce Houk, Jr

JAMESTOWN - Boyce Houk, Jr, 69, Russell Springs passed away Friday, April 17, 2020 in Harrodsburg, KY.

He was born in Greensburg on July 17, 1950, a son of the late Anna Elizabeth (Judd) and Boyce Houk.

He served in the U.S. Army and was a retired minister.

He is survived by four sons, Jason Houk, Jeremy Houk, Jacob Houk, and Joshua Houk; three sisters, Sue Handy, Jean Judd, and Lou Wright; two brothers, Ronnie Houk and Boogie Houk; four grandchildren; three great grandchildren; a host of nieces and nephews.

He is preceded in death by his parents; wife Ruth Houk and sister Sylvia Jeffries.

Services were private. hepruitt@duo-county.com

## Bethlehem Cemetery Committee to Meet

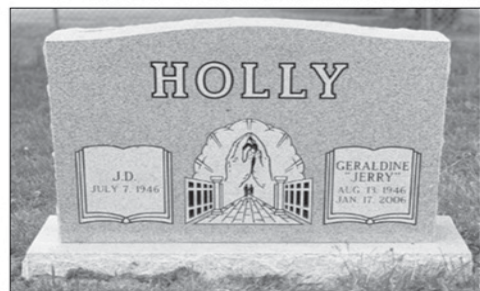
The Bethlehem Cemetery Committee will meet at the shelter of the cemetery for their annual meeting on Monday, May 4 at 6:00 pm. Anyone interested is welcome. We will be observing social distancing as proclaimed by the governor and the CDC.



*Sincerest condolences to all who have lost loved ones*

-The Times Journal

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## Ruby Christine Scholl

JAMESTOWN - Ruby Christine Scholl passed away April 26, 2020 at Fair Oaks. She was born on Dec 25, 1928 to the late Monk and Margie Oliver. She was a devout Christian and faithful member of the Jamestown UMC. She was a wife, homemaker and enjoyed working as a cashier at Kaya's Bestway. She had a timeless coiffure, a resounding laugh and a love of being out and about on the Jamestown Square. Her beloved dog Silky was her constant companion. She will be remembered as kind and generous and lived her life with faith in God and love for her family and friends. She is preceded in death by her husband, James Ike Scholl and a sister Susan Oliver.

Survivors include one sister, Anna Lou Reid Danville; two nieces, Teresa (John) Glunn, Crawfordville Florida and Amanda Reid (Charles Schaub), Tampa, Florida; one nephew, Steven (Yvonne) Reid, Marietta Ga; two great nieces, Clair Schaub and Lauren Reid and two great nephews: Eli Schaub and Landon Reid.

A celebration of Christine's life will be celebrated at a later date.

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## Financial Focus

### How Should Millennials Respond to Market Decline?

The coronavirus crisis has unsettled every age group, as we are all worried about our health and that of our families and communities. And if you're in the millennial generation, generally defined as anyone born between 1981 and 1996, you might also be concerned about your financial future, given the sharp decline in investment prices. How should you respond to what's been happening?

Your view of the current situation will depend somewhat on your age. If you're an older millennial, you had probably been investing for a few years when we went through the financial crisis in 2007-2008. And you then experienced 11 years of a record bull market, so you've seen both the extremes and the resilience of the investment world. But if you're a younger millennial, you might not have really started investing until the past few years, if you've started at all, so you've only seen a steadily climbing market. Consequently, you may find the current situation particularly discouraging, but this is also a lesson in the reality of investing: Markets go down as well as up.

But no matter where you are within the millennial age cohort, you might help yourself by taking these steps:

Enjoy the benefit of having time on your side. If you're one of the younger millennials, you've got about four decades left until you're close to retiring. Even if you're in the older millennial group, you've probably got at least 25 years until you stop working. With so many years ahead, you have the opportunity to overcome the periodic drops in investment prices, and your investments have time to grow. And, of course, you'll be able to add more money into those investments, too.

Invest systematically. The value of your investments will always fluctuate. You can't control these price movements, but you may be able to take advantage of them through what's known as systematic investing. By putting the same amount of money at regular intervals into the same investments, you'll buy more shares when the share price is lower – in other words, you'll be "buying low," which is one of the first rules of investing – and you'll buy fewer shares when the price rises. Over time, this strategy can help you reduce the impact of volatility on your portfolio, although it can't ensure a profit or protect against loss. Plus, systematic investing can give you a sense of discipline, though you'll need to consider the ability to keep investing when share prices are declining.

Focus on the future. You're never really investing for today – you're doing it to reach goals in the future, sometimes just a few years away, but usually much further out. That's why it's so important not to panic when you view those scary headlines announcing big drops in the financial markets, or even when you see negative results in your investment statements. By creating an investment strategy that's appropriate for your risk tolerance and time horizon, and by focusing on your long-term goals, you can develop the discipline to avoid making hasty, ill-advised decisions during times of stress.

As a millennial, you've got a long road ahead of you as you navigate the financial markets. But by following the suggestions above, you may find that journey a little less stressful.

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

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