## -()bituaries-

### Geraldine "Jerry" Stephens

Geraldine "Jerry" Stephens, 73, of Jamestown, died Friday, May 1, 2020 at the Hospice of Lake Cumberland, Jean Waddle Care Center, in Somerset. She was born September 12, 1946 in Russell County to the late Robert & Jewell Hill Bunch. She was a homemaker and a member of Bernard Church of God.

In addition to her parents, she was preceded in death by her husband, Collis Stephens.

Survivors include: 2 daughters: Lisa (Ronnie) Whittle, Russell Springs Sherry (Greg) Bennett, Jamestown; 2 grandchildren: Amber (Charles) Hale and Taylor (Brently) Anderson; 3 great grandchildren: Connor Hale, Jace Anderson, Grady Anderson 2 step great grandchildren: Ethan (Kayla) Hale, Austin Hale. 2 step grandchildren: Kasie Bennett, Gregory Bennett 2 sisters: Bobbie Burks, Russell Springs and Kim (John) Stivers, Russell Springs; 3 brothers: Lonnie (Wanda) Bunch, Russell Springs Larry (Michelle) Bunch, Russell Springs Donnie Bunch, Franklin, Indiana.

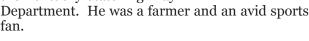
Host of nieces & nephews. Brother-in Law: Hollis "C" Stephens; 6 sisters-in-law: Kay Stephens, Sharon (Larry) Coffey, Gladys Simpson, Shelia Stephens, Donita Stephens, Sharon Stephens.

All services are Private. Bernard Funeral Home in charge of arrangements.

#### Brandon Wayne Kinnett COLUMBIA -

Brandon Wayne Kinnett, 40, Columbia died Tuesday, April 28, 2020 from injuries sustained in an accident. He was born on December 11, 1979 in Somerset.

He was a member of the Free Union Separate Baptist Church and an employee of the Kentucky State Highway



Survived by his parents, David and Linda Bryant Kinnett, Columbia; daughter, Destiny Kinnett (Trevor Murphy), Columbia; maternal grandmother, Mabel Ruth Green Bryant, Columbia; paternal grandfather, Millard Eldon Kinnett, Columbia and special aunts, Eva Cooley and Brenda Mann, both of Columbia

He was preceded in death by his maternal grandfather, Paul Woody Bryant; paternal grandmother, Wilma Maxine Chapman Kinnett and a special, uncle Bill Cooley.

The family chose a drive-thru visitation Friday,

May 1, 2020 at the Haven Hill Cemetery. A private graveside followed. Bro. Jon Loy officiated and Honorary Pallbearers were Ronnie Loy, Phillip Cravens, Brandon Cowan, Jeremy Coffey, Zach Bailey, Ronnie McGuffin,

Todd Green, Brandon Kerr, Brandon Cravens,

Luke Kinnett, Nick Kinnett, Dwight Kinnett, Kyle

Mann, Mark Young, Jon Lacy and Bruce Cundiff. Stotts-Phelps-McQueary Funeral Home was in charge of the arrangements.

#### Betty Morgan

Hadley

Cemetery

Donations are being accepted for the upkeep of

the Hadley Cemetery,

Highway 55, James-

town. Mr. Troy Young is

doing the mowing and

Please send your dona-

tions to Geneva Wal-

ters, 224 R Helm Road,

Jamestown, KY 42629,

phone 270-343-3244 or

Betty HIgginbothom, 3756 N Highway 55,

Jamestown, KY 42629,

Please secure your dec-

orations placed on your loved one's graves.

A memorial service is planned for May 24 at

1:30 pm (cancelled if rains). We will be following CDC guidelines-

masks, gloves and safe

Bro. Kenny Kimbler

will be delivering the

distancing.

devotion.

phone 270-507-8935.

maintenance.

JAMESTOWN - Betty Morgan, 72, Russell Springs passed away Monday, April 27, 2020 at Fair Oaks Health Systems, Jamestown.

She was born in Russell Springs on March 19, 1948, a daughter of the late Eva (Rexroat) and Beckham Brown.

She is survived by her husband, Ralph Morgan; grandsons, NIles and Jacoby Loy; a brother, H.B Brown, Jr; a host of nieces and nephews.

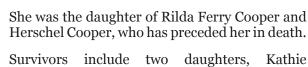
She is preceded in death by her parents and daughter, Lori Loy.

Services were private. hepruitt@duo-county.

#### **Wanda Ivadean Thomas**

RUSSELL SPRINGS Wanda Ivadean Thomas, 84, Russell Springs passed away, Sunday May, 3 2020, at Russell County Hospital Hospice Unit after a long illness.

She was born on Monday, April 13 1936, in Russell Springs.



(Hayden) Conn and Karen (Ronald) Hopper, all of Russell Springs; one son Kenton (Melinda) Thomas, Russell Springs; one sister, Elizabeth Sloan, Russell Springs; one brother, Herschel Osborne Cooper, Lorton VA.; grandchildren, Eric Roy, Matthew (Jessie) Hopper, Jansen (Ibby) Hopper, Jordan (Carolyn) Thomas, Jacob (Amelia) Thomas and TIna Thomas and nine great-grandchildren. She was a homemaker and loved caring for and

raising AKC Poodles, Yorkies, Schnauzers and Maltese pups. She was member of New Friendship United Baptist Church. Besides her parents she was preceded in death by her husband, Welby Thomas Jr.; a brother, Elmo Cooper and a granddaughter, Brandi Nicole Roy.

A private graveside service and entombment was held with Bro. Carl Mac Thomas officiating.

Wilson Funeral Home was in charge of arrange-

### Geraldine "Jerry" Stephens

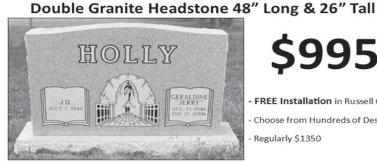
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All services were private

Bernard Funeral Home was in charge of arrange-



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ments.

#### Valerie Kay Kelsey

RUSSELL SPRINGS -Valerie Kay Kelsey, 64, Somerset passed away Monday, May 4 2020 at U.K. Hospital.

She was born on Tuesday, May 08 1956, in Somerset.

nagan and Bobby Flanagan, who has preceded

She was the daughter of Katie Popplewell Fla-

She was a retired social worker and a member of Pine Grove Separate Baptist Church.

Survivors include her husband Scott Kelsey, Somerset; one daughter, Jessica Koliser and spouse Erik, Lexington; one son, Joshua Kelsey, Somerset KY and four grandchildren.

Funeral services were private.

ments.

Wilson Funeral Home was in charge of arrange-

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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

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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