OBITUARIES

Phyllis Robertson Burton

Phyllis Robertson Burton, 87, Russell Springs, passed away Saturday, January 8, 2022, at her home.

She was born in Russell Springs on February 3, 1934, daughter of the late Orvis "Red" and Mary Leach Robertson. She married McDowell "Mack" Burton on January 13, 1955.

She and Mack were believers in Christ and were strong in their

faith in God. She was very creative and artistic; she loved painting and sewing. Her home was filled with antiques she had enjoyed collecting. She listened to all kinds of music and loved her flowers. She loved her family dearly.

She is survived by her sons, Darrell (and Karen) Burton, and Joel Burton (and Rebecca Hughes), both of Russell Springs; her sister, Betty Jane (and Ted) Beck, Madisonville; three grandchildren, Brandy (and Josh) Stone, Bardstown, and Megan Burton and Jaylon Burton, both of Russell Springs; and six great-grandchildren.

Along with her parents, she is preceded in death by her husband of over 65 years, Mack, who passed away on December 6, 2020; her brother, Michael Robertson and her sister, Becky Robertson.

Funeral services were held 12 noon, Tuesday, January 11, 2022, at Bernard Funeral Home, with Bro. Phillip Miller and Bro. Carroll Egnew officiating. Interment was in the Russell Springs City Cemetery. Her children and grandchildren served as pallbearers.

In lieu of flowers, donations may be made to the Paralyzed Veterans of America at pva.org/waysto-give or to the Gideons International.

An online guestbook is available at www. bernardfuneralhome.com.

David A. Smith

David A. Smith, 60, Russell Springs, passed away Wednesday, January 5, 2022, at Lake Cumberland Regional Hospital, in Somerset.

Funeral services were held 2:00 p.m., Sunday, January 9, 2022, at Bernard Funeral Home, with Bro. Glen Richardson officiating. Burial followed in New Friendship Cemetery. Active pallbearers were Randy Walters, Jeremy Walters, Zach Walters, Adam Kerr, David Paul Kerr, Bill Kinnaird and Josh Smith. Honorary pallbearers were Ethan Kinnaird, Levi McBride and Cade McBride.

In lieu of flowers, contributions may be made to the David A. Smith Memorial Fund, c/o Bernard Funeral Home, P.O. Box 308, Russell Springs, KY 42642.

William Asbury Johnson

William Asbury Johnson, 93, Jabez, passed away Saturday, January 8, 2022, at Fair Oaks Nursing and Rehabilitation Facility, Jamestown.

He was born in Jabez on September 20, 1928, one of eleven children born to the late John Moore and Louisa "Dollie" Marcum Johnson. He married Helen Francis Tucker on

December 31, 1949. Three sons were born to their union. He was a retired bus driver for the Russell County School System.

He loved to go fishing and playing croquet with his buddies. He enjoyed watching basketball and spending time with his family. He attended Christian Home Church, in Jabez.

He is survived by his sons, Greg (and Charlsea) Johnson, Russell Springs, and Michael (and Christy) Johnson, Nancy; and his grandchildren, Chad Johnson, Kayla Johnson, Allison Johnson, Emily Johnson and Aimee Johnson.

Along with his parents, he is preceded in death by his wife of over 65 years, Helen Johnson, who passed away on August 20, 2015; their son, Rick Johnson; his five brothers and five sisters.

Funeral services were held 12:00 noon, Wednesday, January 12, 2022, at Bernard Funeral Home, with Bro. Scott Proctor officiating. Interment was in the Military Springs Cemetery, Jabez.

An online guestbook is available at <u>www.</u> <u>bernardfuneralhome.com</u>

Leland Ray Crockett

Leland Ray Crockett, 76, Russell County, passed away Thursday, January 6, 2022, at Grandview Nursing and Rehabilitation Facility, Campbellsville.

Funeral services were held 1:00 p.m., Monday, January 10, 2022, at Bernard Funeral Home, with Bro. Bobby Conner officiating. Interment was in the Cain Town Cemetery.

An online guestbook is available at <u>www.</u> <u>bernardfuneralhome.com</u>

Louise Harden



The Times Journal News Staff



Financial Focus

HOW MUCH RISK SHOULD YOU TAKE BEFORE RETIREMENT?

If you're planning to retire in just a few years, you may be getting excited about this next phase of your life. However, your ability to enjoy retirement fully will depend, at least partially, on the resources you can draw from your investment portfolio. So, while you still have time to act, ask yourself if you're comfortable with your portfolio's risk level.

Your relationship with risk can change noticeably over time. When you started saving for retirement, you may have been willing to take on more investment risk, which translated into a relatively high percentage of stocks and stock-based mutual funds in your investment portfolio. As you know, stocks offer the potential for greater returns than other assets – such as bonds and certificates of deposit (CDs) – but they are also typically more volatile and carry more risk. But when you were many decades away from retirement, you had sufficient time to recover from market fluctuations. (Of course, there are no guarantees – it's possible that some stocks will lose value and never regain it.)

Now, fast forward to where you are now – closing in on retirement. Even at this stage of your life – and, in fact, even during your retirement – you will need some growth-oriented investments to help stay ahead of inflation. Over time, even a low inflation rate, such as we've had the past several years, can erode your purchasing power.



Troy S. Burchett

Troy S. Burchett, 53, Jamestown, passed away Monday, January 3, 2022, at Lake Cumberland Regional Hospital in Somerset.

Funeral services were held 1:00 p.m., Saturday, January 8, 2022, at H.E. Pruitt Memory Chapel with Bro. Elwood Mann officiating.

Interment was in Jamestown Cemetery. Pallbearers were Nick Burchett, Jason Ochs, Ryan Bradshaw, Todd Goodson, Kenneth Skaggs, and Mark Blakey.

The family is asking for donations to help with funeral expenses and these can be made at the funeral home. Louise Harden, 85, of the Millerfield Community, passed away Thursday, January 6, 2022, at Russell County Hospital.

Funeral services were held 3:00 pm, Monday, January 10, 2022, at Bernard Funeral Home. Burial followed in the New Hope Cemetery.

An online guestbook is available at <u>www.</u> <u>bernardfuneralhome.com</u>.

Obituary Policy:

Obituaries must be submitted by a licensed funeral home or a copy of one previously published in order to be placed on the obituary page. Funeral providers determine the size and content of all obits provided to our newspaper and most others. This newspaper continues to offer a free posting as well as various upgrade options.

Hidden Treasures with Love BUILDING BLOCKS OF FAITH

Our mind is a memory bank of our past, storing building blocks of faith. <u>1-Sam-17-34-And David said</u> <u>unto Saul, thy servant kept his fathers sheep. And there came a lion and a bear and took a lamb out of the flock.</u> <u>And I went after him and smote him and delivered it out of his mouth and when he arose against me I caught</u> <u>him by his beard and smote him and slew him.</u> <u>1-Sam-17-36-Thy servant slew both the lion and the bear, and this</u> <u>uncircumcised Philistine shall be as some of them, seeing he hath defiled the armies of the living God.</u>

Memories stored in David's past elevated his faith taking a rock to a sword fight to kill a giant! David never told God how big the giant was. He told the giant how big his God was! David was a mighty man of faith and valor, but the main focus of this treasure is a young lady that did not get her name in the heroes of faith, Hebrews Chapter 11.

Mt-9-20-And behold, a woman which was diseased with an issue of blood twelve years, come behind him, and touched the hem of his garment. For she said within herself, if I may but touch his garment I shall be whole. Mt-9-22-But Jesus turned him about and when he saw her, he said, daughter be of good comfort. Thy faith hath made the whole. And the woman was made whole from that hour! I will not tell the many times God has comforted me in the many storms of my life.

But through them all God stood with me. So let us the people of faith reminisce the faith stored in the pages of our mind and also in the pages of God's word! <u>Isa-54-17-No weapon that is formed against thee shall prosper and</u> <u>every tongue that shall rise against the in Judgement shall condemn.</u> This is the heritage of the servants of the Lord!

Faith stored in the pages of David's mind slew the giant in the valley of death. The young lady with no name said, If I can touch the hem of the Lord's garment I shall be healed! Her faith is the moral of this Treasure. Touching Jesus is all that matters! In the memory bank of our mind and in the holy pages of God's word is stored!

Building Blocks of Faith by Mike Willen with more Love than you know! Thank you for reading Hidden Treasures! r ··· ····· o r · · · ···

So, the issue isn't this: "Should I get rid of all my risk?" You shouldn't – and, in fact, you couldn't, because all investments, even the ones considered most "conservative," contain some type of risk, even if it isn't the risk of loss of principal. For instance, some investments run the risk of not keeping up with inflation. Instead, ask yourself these questions: "How much risk should I take within my portfolio?" "How much risk do I actually need to achieve my goals in retirement?"

Of course, there are no one-size-fits-all answers. You'll need to look at your investment portfolio to see if it's positioned to provide you with the income you'll require in your retirement years. You might have initially based your financial strategy on a specific type of retirement lifestyle, but now that you're nearing retirement, perhaps you've changed your mind. Your anticipated new lifestyle might require either more or less income than you had originally projected – and if that's the case, you may need to adjust the risk level in your portfolio or make other adjustments.

For example, suppose you had initially envisioned a rather quiet retirement, sticking around your home, volunteering and spending time with your grandchildren. But in recent years – and especially since the confinement many of us have felt during the COVID-19 pandemic – you may have thought that you'd now like to travel extensively. To achieve this goal, which will likely cost more than your original one, you may have to work longer, or invest more each year until you retire, or seek a higher return on your investments – which means accepting more risk.

As you can see, managing risk is a balancing act – and you may need to make some tough choices. But as long as you're aware of how much risk you can take, and how much risk you may need to take to reach your goals, you can develop a strategy that aligns with your objectives.

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

