

OBITUARIES

Mrs. Eula Mae Bernard

Mrs. Eula Mae Bernard, 97, Russell Springs, passed from this life Monday evening, February 7, 2022, at her home with her family at her side.



Born on March 22, 1924, in Russell County, she was the youngest of six children born to Liston Lawless and Ada Pearl Antle Helm. She was a homemaker and a member of Russell Springs Christian Church. For many years, she worked alongside her husband, Kenneth, at Bernard Funeral Home, which they founded in April 1954. Throughout the years, they served a countless number of families during their most difficult times. She was most often seen sitting on the back pew of the chapel greeting the community during visitations and funerals. When she wasn't at the funeral home, she enjoyed walking, and baking a variety of pies, cakes, and candies that she would give away to her friends and family. She will be deeply missed by her family and her community.

She is survived by two daughters, Barbara (and Noel) Godby, and Johnna (and Jimmy) Matney, both of Russell Springs; she was "Mama" to five grandchildren, Lesley (and Willie Hurt), Russell Springs, Eric (and Eureka) Godby, Russell Springs, Jason (and Rebecca) Matney, Bowling Green, Adam (and Pam) Matney, Georgetown, and Tyler (and Christin) Matney, Russell Springs; fourteen great-grandchildren, Kelsay (and Matt) Chambless, Colton Hurt, Bryson Godby, Karli Hurt, Ciara Matney, Katie Bunch, Brooks Matney, Bristol Matney, Blake Wooley, Zeke Matney, Griffin Matney, Molly McQueary, Brittany (and Logan) Antle, and Tinslee Matney and three great-great-grandchildren, Jamie Chambless, Eleanor Antle, and Claire Antle.

In addition to her parents, she was preceded in death by her beloved husband, Kenneth A. Bernard, who passed away on July 1, 2011; one grandson, Kevin Baker Godby; two brothers, Elmer Lawless and Ivan Lawless; and three sisters, Gertie Loy, Irene Shearer, and Clara Bernard.

Funeral services were held 1:00 pm Saturday, February 12, 2022 at Bernard Funeral Home with Brother Carroll Egnew and Brother Donnie Emerson officiating. Entombment followed in the Russell Springs City Cemetery.

Eric Godby, Tyler Matney, Jason Matney, Adam Matney, Willie Hurt, Colton Hurt, Blake Wooley and Brooks Matney served as pallbearers.

In lieu of flowers, the family requests that donations of sympathy be made to Hospice of Lake Cumberland, 100 Parkway Drive, Somerset, Kentucky 42503.

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

Charlie Winemiller

Charlie I. Winemiller, 83, Russell Springs, died Monday February 7, 2022 in Pittsburgh, Pa



Funeral arrangements and burial were handled by Kegel Funeral Home, Inc., Finleyville Pa. A complete obituary can be viewed at www.kegelfuneral-home.com

Alta Lorine Pierce

Alta Lorine Pierce, 85, Russell Springs, passed away Wednesday, February 9, 2022, at her home, surrounded by her family.

Funeral services were held 11:00 a.m., Saturday, February 12, 2022, at Parks Ridge Church of God, with Bro. Billy Silverman officiating. Interment was in the Jamestown City Cemetery.

Bernard Funeral Home was in charge of the funeral arrangements. An online guestbook is available at www.bernardfuneralhome.com

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.

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Financial Focus

WHAT SHOULD YOU DO WITH A TAX REFUND?

Are you expecting a tax refund this year? If so, what will you do with it?

Of course, the answer largely depends on the size of your refund. For the 2020 tax year, the average refund was about \$2,800, according to the Internal Revenue Service. But whether your refund this year will be about that size, smaller or larger, you can find ways to benefit from the money.

Here are some possibilities:

Contribute to your IRA. You've got until April 18 to fully fund your IRA for the 2021 tax year. But if you've already reached the maximum for 2021, you could use some, or all, of your refund for your 2022 contribution. Assuming you did get around \$2,800, you'd be almost halfway to the \$6,000 annual contribution limit. (If you're 50 or older, you can contribute up to \$7,000.)

Invest in a 529 plan. If you have children or grandchildren, you might want to invest your refund in a 529 education savings plan. A 529 plan's earnings can grow federal income-tax free, and withdrawals are federal income-tax free provided the money is used for qualified education expenses. If you invest in your own state's plan, you might get a tax deduction or credit. A 529 plan can be used to pay for college, vocational training and even some K-12 expenses in some states. Plus, if you name one child as a beneficiary, and that child's educational journey does not require the funds from a 529 plan, you may change the beneficiary to another eligible family member of the original beneficiary.

Add to the "cash" part of your portfolio. It's generally a smart move to keep at least a portion of your overall investment portfolio in cash or cash equivalents, because the presence of cash can help you in two ways. First, since its value won't change, it can help cushion, at least to a degree, the effects of market volatility on your portfolio. And second, by having cash available, you'll be ready to take advantage of attractive investment opportunities when they arise.

Boost your emergency fund. You could use your tax refund to start or supplement an emergency fund. Ideally, this fund should contain three to six months' worth of living expenses, with the money kept in a liquid, low-risk account. (If you're already retired, you might need this fund to cover a full year's worth of expenses.) Without such a fund, you might be forced to dip into long-term investments to pay for costly housing or auto repairs or large medical bills.

Reduce your debt load. It's not always easy to minimize your debt load, even if you're careful about your spending habits. But the lower your debt payments, the more money you'll have available to invest for your future. So, you may want to consider using some of your tax refund to pay off some debts, or at least reduce them, starting with those that carry the highest interest rates.

Donate to charity. You could use part of your refund to donate to a charitable organization whose work you support. And if you itemize on your tax return, part of your gift may be deductible.

A tax refund is always nice to receive – and it's even better when you put the money to good use.

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



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MAKING SENSE OF INVESTING

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Hidden Treasures with Love ARMAGEDDON FORTHCOMING

Luke 21-34-And take heed to yourselves, lest at anytime your hearts be overcharged with surfeiting, and drunkenness, and cares of this life, and so that day come upon you unawares.

Rev 3-3-If therefore thou shalt not watch, I will come on thee as a thief,

As in the days of Noah, the people should have been watching for rain. Their hearts overcharged by cares of this life, until the rain came. Just as people today are watching Gunsmoke, I will continue to watch for Christ, knowing that Jerusalem and the prophesies of old is our Watch Tower!

Ezekiel 38-16-And thou shalt come up against my people of Israel as a cloud to cover the land. It shall be in the latter days.

Noah believed God's word and escaped the flood. Will you believe God's word?

Luke 21-36-Watch ye therefore, and pray always., that ye may be accounted worth to escape all these things that shall come to pass.

Noah was aware of the coming flood, so also will God's people be aware of Armageddon Forthcoming!

Zec-14-2-For I will gather all nations against Jerusalem to battle and the city shall be taken.

Zec-14-3-Then shall the Lord go forth and fight against those nations.

For Armageddon to be, the prophecy of Jer-30-3 had to be fulfilled. Israel's homecoming May 14, 1948, See Jer-30-3, **Luke 21-20-And ye shall see Jerusalem compassed with armies then know that the desolation thereof is nigh.** Armageddon will be the greatest desolation the world will ever see! Except the wrath of God following Armageddon!

Zec-14-12-And then shall be the plague wherewith the Lord will smite all the people that have fought against Jerusalem. Their flesh shall consume away while they stand upon their feet and their eyes shall consume away in their holes. And their tongue shall consume away in their mouth!

Are you watching? Are you aware that all the pieces are in place?

Armageddon Forthcoming by Mike Willen with Love!

NOTICE OF MASTER COMMISSIONER SALE

In order to comply with the orders of the Russell Circuit Court, the Master Commissioner of the Russell Circuit Court shall proceed to offer for sale to the highest and best bidder at public auction the below properties on **Friday, February 25, 2022, at the hour of 9:00 a.m., CT, Russell District Courtroom, Russell County Judicial Center, Jamestown, Kentucky.**

Pursuant to an order of the Kentucky Supreme Court, SCO 2020-44, to insure health and safety precautions, until further orders, ALL sales will be conducted with the following guidelines: ALL bidders and ALL entering the Judicial Center are required to wear facial coverings OVER THE NOSE AND MOUTH and shall practice social distancing by remaining a minimum of six feet apart.

Said properties shall be sold to raise the amounts hereinafter set forth, together with interest and the costs of the action, and upon (*unless otherwise indicated*) the following terms and conditions:

A) For the purchase price, the Purchaser(s) must pay in full by cash or good check on the date of sale or the Purchaser(s) may pay ten (10%) down on the day of sale and shall execute a good and sufficient purchase money bond, with approved surety thereon, equal to the balance of the purchase price payable to the Master Commissioner within thirty (30) days. Any such purchase money bond shall have the force and effect of a Judgment and shall be a lien upon the property sold as additional security for the payment of the balance of the purchase price. The Master Commissioner's bond shall bear interest at the rate the judgment bears from the date of sale until paid in full. **In the event the successful bidder is not paying the full amount of the purchase price on the date of sale, purchaser will be required to post bond and furnish an acceptable surety thereon.** In the event the successful bidder is the Plaintiff, then in lieu of the deposit the Plaintiff shall be allowed to bid on credit up to the Judgment amount.

B) Purchaser shall be required to pay property taxes for current tax year and all taxes thereafter, for which the Purchaser(s) shall receive no credit against the purchase price.

C) The property shall otherwise be sold free and clear of any right, title and interest of all parties to the action and of their liens and encumbrances thereon, excepting easements and restrictions of record in the Russell County Court Clerk's Office and such right of redemption as may exist in favor of the United States of America or the Defendant(s).

The Master Commissioner Sale/Deed is not a warranty of good title. Possession shall be given to the Purchaser(s) with the delivery of the Master Commissioner's Deed thereto. Purchaser(s) will assume and be responsible for all risks of loss to the premises upon acceptance of their bid by the Master Commissioner at the Master Commissioner's Sale.

Bidder should examine the records of the Russell Circuit Clerk and the Russell County Clerk prior to the sale for further information. Any statements made the day of the sale shall take precedence over advertised material. Bidder shall be prepared to comply promptly with these terms.

(Sale bonds will bear interest at the rate of Judgment entered in each separate action)

SALE NO. 1

Property Address: 77 Town View Estates, Jamestown, KY 42629

Property ID: 034-90-23-039.00

NewRez, LLC D/B/A Shellpoint Mortgage Servicing v. Vickie Brockman, Unknown Spouse, if any, of Vickie Brockman, Portfolio Recovery Associates, LLC Civil Action No. 19-CI-00251 Principal amount to be raised: \$115,261.63

SALE NO. 2

Property Address: Lot 80, Captains Point Subdivision

Property ID: 057-20-01-080.00

Mid South Capital Partners, LP v. Jorge Ardila, Barbara L. Ardila, The Commonwealth of Kentucky, County of Russell, BB&T, Russell County Investments, LLC, Captain's Point Homeowner Association, Inc. Civil Action No. 21-CI-00241 Principal amount to be raised: \$4,555.22

SALE NO. 3

Property Address: 69 Phillip Avenue, Russell Springs, KY

Property ID: 033-50-08-034.00

Kentucky Housing Corporation v. Kyle L. Lawson, Natasha Lawson, Jessica Bel Civil Action No. 31-CI-00263 Principal amount to be raised: \$42,522.95