

OBITUARIES

Joyce Hawkins Back

Joyce Hawkins Back, 63, Campbellsville, passed away Thursday, April 21, 2022, at Jewish Hospital in Louisville.

He was born October 27, 1958, in Dayton, Ohio, daughter of the late Everett and Madonna Sue LeMaster Hawkins. She was an animal lover. She operated her own pet boarding and dog grooming business for 10 years. She loved being outdoors. Some of her favorite outdoor activities were fishing and going camping and hiking. She was a people person and could easily make lasting friendships.

She is survived by her son, David Hawkins, Campbellsville; her brothers, Jack Hawkins, Ohio, Jimmy Hawkins, Russell Springs and Clifford Hawkins, Ohio; her sisters, Barbara James, Russell Springs, Earlene Vicory, Ohio, Emma Burns, Arkansas, and Tina Hall, Ohio; and her grandchildren, Enora Hawkins and Ellis Hawkins.

Along with her parents, she is preceded in death by her husband, George Back; her son, Robert Hawkins and her sister, Arlene Hawkins.

A memorial service will be held at a later date.

The family requests contributions made in memory of her to the ASPCA at secure.aspca.org or by calling the ASPCA at 1-800-628-0028.

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

Betty Ann Arnold

Betty Ann Arnold, 68, Campbellsville, passed away Friday, April 15, 2022 at Taylor County Regional Hospital.

Private graveside services for her immediate family were held 1:00 pm Monday, April 18, 2022 at Jamestown Cemetery with Bro. Bill Welker officiating.

H E Pruitt Funeral Home was in charge of the arrangements.

Paul Helm, Jr.

Paul Helm, Jr., 73, Jamestown passed away Friday, April 15, 2022, in Jamestown.

Graveside services were held 10:00 am Monday, April 18, 2022 at Jack Lawless Cemetery, Jamestown, with Bro. Garnett Hammond officiating.



Community Calendar

Singing

Bethlehem Separate Baptist Church will be having a special singing on Sunday, May 1st at 5:00 PM. Singing will be His Heart Quartet from Mt. Vernon. The church is located on West 80 at the Russell/Adair County line. Brother Richard Antle and congregation invites everyone to attend.

God's Food Pantry is updating its files.

During the month of April a photo ID and a bill with a current address will be needed to pick up a box of food. Also, beginning in April, days of operation will include Monday, Tuesday, Wednesday, and Friday from noon until 4 PM.

In Concert

Grammy Award-winning singer/songwriter, Gospel artist Mark Bishop will be in concert on Sunday, May 1, 6:30pm, at the Columbia Church of God, 708 Mitchell Street, Columbia, KY. For more information, call 270-384-4590.

Revival

New Hope Separate Baptist Church will be having revival beginning on Thursday night, April 28 at 6:30 PM. Bro Casey Davis will be the evangelist. Pastor David Coffey and congregation invite everyone to attend.

Al-Anon

("A mutual support program for people whose lives have been affected by someone else's drinking") Monday nights 6:00 PM, Russell Springs United Methodist Church, Russell Springs, KY

Alcoholics Anonymous (AA) Men

Monday nights at SPARC at 6:00 PM

Alcoholics Anonymous(AA) Women

Saturday mornings at 11:00 AM Senior Citizens Center, Russell Springs, KY

Alcoholics Anonymous (AA)

Wednesday nights at 7:00 PM Senior Citizens Center, Russell Springs, KY

Celebrate Recovery

Tuesday nights at 6:00 PM, First Baptist Church, Russell Springs, KY

Celebrate Recovery

Thursday nights at 6:00 PM, Russell Springs United Methodist Church, Russell Springs, KY

Donations Needed

Jack Lawless Cemetery is needing donations for the care and maintenance of the cemetery. Donations can be sent to any of these care takers: Donnie Knight, 1375 Warner Ridge Road, Jamestown, Ky 42629, Romal Selby, 530 Lawless Cemetery Road, Jamestown, KY 42629, or deposits can be made at First National Bank of Russell Springs. Thank you for helping care for the resting place of our loved ones.

Wilkerson Cemetery Meeting

The annual Wilkerson Cemetery meeting will be held on Sunday, May 1, 2022 at 1 PM CST/2:00 PM EST at the cemetery on Highway 80.

Weekly Stats for the Bowlerettes



April 21, 2022 Week 14

	Won	Lost
1. Balls of Fire	39.0	17.0
2. Pin Spinners	37.5	18.5
3. Alley Cats	32.0	24.0
4. Reel Java	31.0	25.0
5. Dale's Diesel	29.5	26.5
6. Do Betters	29.0	27.0
7. Lucky Strikes	21.0	35.0

High Team Scores		
High Game Scratch- Alley Cats	718	
High Game Hdcp. - Balls of Fire	833	
High Series Scratch- Alley Cats	2088	
High Series Hdcp. - Alley Cats	2412	

High Individual Scores		
High Game Scratch Linda Edwards	231	
High Scratch Series Linda Edwards	591	
High Hdcp Game Linda Edwards	259	
High Hdcp Series Linda Edwards	675	

Submitted by Linda Johnson, Sec/Treas.

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Financial Focus

HOW TO BE A GOOD MONEY MANAGER IN RETIREMENT

If you reach retirement with a significant amount of assets, you've done a great job of saving and investing. But now comes another challenge – making that money last.

You might think that this task, as important as it is, won't be as hard as accumulating the money in the first place. Yet, a sizable number of people have reached a different conclusion. In fact, 36% of retirees say managing money in retirement is more confusing than saving for retirement, and 56% say they wish they had budgeted for more unexpected expenses in retirement, according to the Edward Jones/Age Wave Four Pillars of the New Retirement study.

What steps can you take to help you become an effective money manager during your retirement years? Here are a few to consider:

Set your goals. Your money management needs will certainly depend, to some extent, on what your goals are for the coming years. Will you travel extensively? Stay close to home and pursue your hobbies? Or maybe even open a small business? Once you identify your vision for retirement, you can estimate how much it will cost, which will then dictate much of your spending and saving needs.

Stick to a budget. If you've followed a budget throughout your working years, there's no reason to stop now – in fact, budgeting may be even more essential when you retire. Of course, you don't necessarily want to force yourself to be as frugal as possible – after all, you worked hard, saved and invested so you can enjoy a comfortable retirement lifestyle. Look for reasonable cost-cutting opportunities, such as eating out less often or eliminating streaming services you don't use.

Don't underestimate health care costs. Even when you're on Medicare and pay for supplemental insurance, health care costs could still be one of your biggest expenses during retirement. Initially, budgeting for \$4,500 to \$6,500 per person annually may be a good starting point for traditional health care expenses in retirement. However, depending on your health, prescription drug usage and other factors, your costs could be higher or lower. And you may also want to estimate long-term care expenses as part of your plan.

Look for senior discounts. Once you're a senior, you may be able to find discounts on a wide range of items and activities, such as movies, transportation, groceries, gym memberships and more. By taking advantage of these discounts, you can save a surprising amount of money and ease pressure on your cash flow.

Establish a sustainable withdrawal strategy. For decades, you've been putting money into your IRA and 401(k). But once you're retired, you will likely need to start taking withdrawals from these accounts. It's essential that you don't withdraw so much early in your retirement that you eventually run the risk of outliving your money. You may want to work with a financial professional, who can analyze your entire situation – assets, expenses, lifestyle, expected longevity, etc. – and recommend a sustainable withdrawal rate. Keep in mind that once you turn 72, you may be required to take out a certain amount each year from your 401(k) and your traditional IRA, so you'll want to incorporate these withdrawals into your overall income strategy.

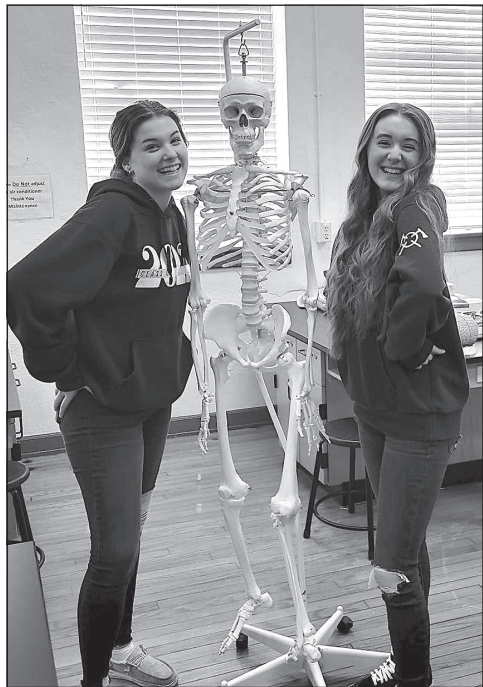
Do whatever it takes to become a good money manager during retirement. You'll find that it's well worth the effort.

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



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SCC OPEN HOUSE



An Open House was held last Tuesday at the Somerset Community Russell Center at 848 W. Steve Wariner Dr., in Russell Springs. Participants were able to tour the center, meet faculty and staff, view the Photography and Virtual Reality Labs, and more. The Food Wagon was also on hand to serve up delicious meals. (Photos provided)



Hidden Treasures with Love ELEVATING FAITH BY LOVE

Mk 9-24-And straightway the father of the child cried out, and said with tears, Lord, I believe; help thou mine unbelief. The main focus is help my unbelief.

Jesus said in **Jn 14-15-If ye love me, keep my commandments.** Jesus is the author of our faith, but our love for him determines how high our faith soars. Mary Magdalene's faith at the dawning of the third day rose above and beyond her call of duty while it was yet dark and the Apostles yet slept, her love compelled her to the tomb of Jesus while it was still dark.

At the sun rise of the third day, the angel at the tomb told Mary go quickly and tell his disciples that he has risen from the dead. Thomas said, Except I shall see nails in his hands the prints of the nails and thrust my hand into his side, I will not believe.

Jesus appeared into the room and said, Thomas reach hither thy finger and behold my hands and reach hither thy hand and thrust it into my side and not be faithless, but believing.

And Thomas answered and said unto him, My Lord and my God!

Faith is the substance of things hoped for, but love is the substance that fulfilled the law.

Ro-13-10-Love worketh no ill to his neighbor, therefore love is the fulfilling of the law.

1 Col-2-9-But as it is written, Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love him.

Love is the greatest substance and the first fruit of the spirit and faith which works by love is a shield where with ye shall be able to quench all the fiery darts of the wicked.

Ep-6-(23-24)-Peace be to the brethren, and love with faith, from God the Father and the Lord Jesus Christ. Grace be with all them that love our Lord Jesus Christ in sincerity.

The Love for Jesus Christ works faith, grace, peace, joy, and a heart filled with sincerity.

Key verse-Gal-5-6-For in Jesus Christ neither circumcision availeth any thing, nor uncircumcision, but faith which worketh by love.

Elevating Faith by Love! Thank you for reading Hidden Treasures by Mike Willen with Love!