

OBITUARIES

Lynda Lee Loy

Lynda Lee Loy, 77, Russell Springs, passed away Wednesday afternoon, July 20, 2022, at Russell County Hospital.



Born on February 13, 1945, in Richmond, Virginia, she was formerly a Moffett, and grew up in Nicholasville, Kentucky. She married Charles Loy in 1961. They welcomed a son, Matthew Loy, in 1970. She was a factory worker before opening her own daycare that she ran and operated for over 20 years. The children that she helped to raise, many now adults, remember her fondly for her immense wisdom and unique ability to approach any situation or person with compassion and warmth. "Nanny" will never be forgotten by those she so diligently took care of.

She is survived by her husband of over sixty years, Charles; her son and daughter-in-law, Matthew and Teresa Loy, Russell Springs; granddaughters, Grace Loy and Morgan Loy, both of Russell Springs; two brothers, Walt Moffett and Selbert Moffett; several nieces and nephews, and a special friend, Rhonda Pike.

Along with her parents, Lee, Jr. and Mary Cates Moffett, she was preceded in death by her sister, Nancy Ping Bradley.

There will be a Celebration of Life announced at a later date. In lieu of flowers, the family requests donations made in Lynda's memory to St. Jude Children's Research Hospital at www.stjude.org.

Her granddaughters wish for all to understand the impact Nanny's life and career has had on not only them, but everyone Nanny came in contact with. She loved her girls, and they loved her.

Bernard Funeral Home is in charge of arrangements.

Gary Dean Foley

Gary Dean Foley, 61, Russell Springs, passed away Wednesday, July 20, 2022. Cremation rites will be honored. Bernard Funeral Home is in charge of arrangements.

Jerry (Jolly) Young

Jerry (Jolly) Young, 68, Jamestown, passed away Saturday, July 23, 2022, at T.J. Health Columbia.

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

Our sympathy goes out to all those who have lost loved ones.

The Times Journal News Staff



Lucy Helm

Lucy Helm, 82, passed away on Friday, July 8, 2022. She was born on February 7, 1940, in Jamestown, KY. She was preceded in death by her son, Greg Helm.

She is survived by her husband, Bill Helm; one daughter, Terry Ellis; one grandson, Patrick (Valaya) Ellis; one granddaughter, Erica (Trey) Ellis; three sisters, Barbara Jean Halsell, Orene Tucker, and Margaret (Jerry) McGaha, and many nieces and nephews.

Services will be at the convenience of the family. Ware Funeral Home is in charge of arrangements.

Helen Ann Grider-Brumley

Helen Ann Grider-Brumley, 82, Russell Springs, passed away at her home on Wednesday, July 20, 2022. Funeral services were held 1:00 PM, Saturday, July 23, 2022, at Bernard Funeral Home with Bro. Bill Welker and Bro. Tony Stephens officiating and with a written message from Bro. Jason "Bucky" Walters. Cremation rites were honored following the service. Bernard Funeral Home was in charge of arrangements.

In lieu of flowers, the family requests memorial contributions be made to Jamestown Christian Church Music Program, PO Box 97, Jamestown, KY, 42629, or to Hospice of Lake Cumberland, 100 Parkway Drive, Somerset, KY, 42503.

Randy Stephens

Randy Stephens, 66, Russell Springs, passed away Wednesday, July 13, 2022, at his residence. Funeral services were held 12:00 NOON, Saturday, July 16, 2022, at Wilson Funeral Home, 391 East Steve Wariner Drive, Russell Springs, KY, with Bro. Ronnie Sullivan, Bro. Scott Eubank, and Bro. Jerry Dennison officiating. Interment was in Union Cemetery, Highway 3525, Russell Springs, KY. Wilson Funeral Home was in charge of arrangements.

Jerry (Jolly) Young

Lavern Bennett, 87, Russell Springs, passed away Friday, July 22, 2022, at Danville Health and Rehabilitation Center.

Funeral services were held 2:00 pm Monday, July 25, 2022, at Bernard Funeral Home, with Bro. Billy Silverman officiating. Burial followed in Coffey's Chapel Cemetery.

An online guestbook is available at bernardfuneralhome.com.

Patty Jo Hammond

Patty Jo Hammond, 52, Russell Springs, passed away Saturday, July 23, 2022, at Russell County Hospital. Funeral services were held 12:00 PM, Monday, July 25, 2022, at H. E. Pruitt Memory Chapel in Jamestown, KY, with Bro. Clifton Cowan officiating. Interment was in Dixon Cemetery Jamestown, KY.

Cynthia Lynn Hamon

Cynthia Lynn Hamon, 57, Russell Springs, passed away Sunday, July 24, 2022, at Good Samaritan Hospital. No services planned - Arrangements by Wilson Funeral Home, Russell Springs, KY.

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

529 PLANS: UNDERUSED BUT VALUABLE

In just a few weeks, students will be heading off to college – and parents will be getting out their checkbooks. Without a college-bound student in your home right now, you might not be thinking much about tuition and other higher education expenses, but if you have young children, these costs may eventually be of concern – so how should you prepare for them?

It's never too soon to start saving and investing. Unfortunately, many people think that they have a lot of "catching up" to do. In fact, nearly half of Americans say they don't feel like they're saving enough to cover future education expenses, according to a 2022 survey conducted by financial services firm Edward Jones with Morning Consult, a global research company.

Of course, it's not always easy to set aside money for college when you're already dealing with the high cost of living, and, at the same time, trying to save and invest for retirement. Still, even if you can only devote relatively modest amounts for your children's education, these contributions can add up over time. But where should you put your money?

Personal savings accounts are the top vehicle Americans are using for their education funding strategies, according to the Edward Jones/Morning Consult survey. But there are other options, one of which is a 529 plan, which may offer more attractive features, including the following:

Possible tax benefits – If you invest in a 529 education savings plan, your earnings can grow federally income tax-free, provided the money is used for qualified education expenses. (Withdrawals not used for these expenses will generally incur taxes and penalties on investment earnings.) If you invest in your own state's 529 plan, you may receive state tax benefits, too, depending on the state.

Flexibility in naming the beneficiary – As the owner of the 529 plan, you can name anyone you want as the beneficiary. You can also change the beneficiary. If your eldest child foregoes college, you can name a younger sibling or another eligible relative.

Support for non-college programs – Even if your children don't want to go to college, it doesn't mean they're uninterested in any type of postsecondary education or training. And a 529 plan can pay for qualified expenses at trade or vocational schools, including apprenticeship programs registered with the U.S. Department of Labor.

Payment of student loans – A 529 plan can help pay off federal or private student loans, within limits.

Keep in mind that state-by-state tax treatment varies for different uses of 529 plans, so you'll want to consult with your tax professional before putting a plan in place.

Despite these and other benefits, 529 plans are greatly under-utilized. Only about 40% of Americans even recognize the 529 plan as an education savings tool, and only 13% are actually using it, again according to the Edward Jones/Morning Consult study.

But as the cost of college and other postsecondary programs continues to rise, it will become even more important for parents to find effective ways to save for their children's future education expenses. So, consider how a 529 plan can help you and your family. And the sooner you get started, the better.

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



Edward Jones

MAKING SENSE OF INVESTING

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Hidden Treasures with Love

YOKED BY DARKNESS

Mary Magdalene experienced a dramatic healing when Jesus cast out 7 devils that had he yoked to darkness! Perhaps a whore became a spirited leader among women. She was the first to encounter the risen Christ. This treasure is trying to give hope to the hopeless!

Children addicted to meth at birth, and we ask, "Why are there so many school shootings?" Children are born behind an occult of darkness and molested by priests, teachers, fathers, and stepfathers and are victimized by pedophiles of the dark side. Please know, there is hope through Christ! Mary Magdalene's quest for help put her at the feet of Jesus Christ where she washed his feet with her own tears. She anointed his feet with ointment and from that day forward darkness surrendered unto light!

A man possessed with 4,500 demons came to Christ naked. He cut himself with rocks and after Jesus broke the yoke of darkness, he was found at the feet of Jesus and he was clothed and in his right mind. See Mark Chapter 5.

As I write, my mind continues to think of pedophile island which was a place where children were used as sex slaves. Pedophile houses are hiding in every major city and such darkness is unbosomed before the face of God and will receive a just reward when they inherit the eternal flames of Hell! A day when abortionists will beg for mercy and will find none!

Today the window of mercy is open to all. No addiction can stand before faith, so send unbelief back to hell from where it came from. Drug addiction is not a disease. It is a bad choice, and with God's help it will be annihilated. I know, I've been there, and done that! I know what faith can do. Lazarus lay dead for 4 days, when faith said, Lazarus come forth. Six days later, Lazarus was found at the passover celebration in Bethany and was alive and well.

Preachers addicted to tobacco, where is your faith? Your addiction to ungodly entertainment is a bad example to all and your unwillingness to submit to God is showcasing your inability to lead others!

Yoked By Darkness. I was smoking 3 packs a day when the window of mercy broke the yoke of darkness and set me free from all addiction. Mike Willen with Love! And I do feel the peace of God as I write this Treasure!