## **OBITUARIES**

#### Carl "Chet" Henry

Carl "Chet" Henry, 81, Russell Springs, formerly of Erie, Pennsylvania, passed away unexpectedly Sunday, September 11, 2022.

He was a son of the late Carl and Elizabeth (Vietz) Henry. On May 22, 1965, he married his high school sweetheart, Carolyn Csernik. He was a member of Prince of Peace Lutheran Church in Russell Springs.



He was a 32nd degree Mason, a member of the Perry-Keystone Masonic Lodge # 392 F. & A.M., and a lifetime member of the Siebenbuerger Club. He was an honorable discharged veteran from the United States Marine Corps. He retired from Eriez Magnetics, in Erie, PA after 37 years of dedicated service as a supervisor for the electronics and metal detector assembly division. If he wasn't fixing something, he could be found enjoying the outdoors. He enjoyed sailing on Lake Erie, prior to retiring to Lake Cumberland in 2001.

He is survived by his loving wife, Carolyn (Csernick) Henry, Russell Springs; two sons, Darin (Terri) Henry, Erie, Pennsylvania and Shawn (Jennifer) Henry, Ft. Worth, Texas; four grandchildren, Jordan, Kymberly, Zachary, and Colton Henry; one brother, Hubert "Skip" (Bonnie) Henry, Erie, Pennsylvania; one sister, Lisabeth Lewis, Lake City, Pennsylvania; and many nieces and nephews. He will be sadly missed by his family and many friends in both Kentucky and Pennsylvania.

Cremation rites were honored by Bernard Funeral Home. Private family services will be held at a later date with masonic funeral rites by the Russell Springs Masonic Lodge # 941 F. & A.M. and full military honors by the Russell County Honor Guard. Inurnment will follow in McBeath Cemetery.

An online guestbook is available at <u>www.ber-nardfuneralhome.com</u>.

#### Elvin F. Tiller

Elvin F. Tiller, 89, Russell Springs passed away unexpectedly Tuesday, September 13, 2022, at his home.

He was born in Jamestown, the son of the late Avery and Bessie Polston Tiller. He served in the United States Army in Korea and Hawaii. He retired from Bridgeport (Olin) Brass after 47 years of loyal service.



He is survived by his sister, Nelda Sullivan; his sister-in-law, Joyce Tiller and many nieces and nephews.

He was preceded in death by his wife, Mary Jewell Foley Tiller; his son, Jack Tiller; brothers and sisters-in-laws, Dewey Marshall (Fredia) Tiller, Russell Tiller, James (Louise) Tiller and Drewey Mitchell Tiller; sisters and brothers-inlaw, his twin, Ellon (JC) Phillips, and Flonnie (JD) Melson and Roy Sullivan.

Funeral services were held 12:00 pm Monday, September 19, 2022 at Bernard Funeral Home with Reverend Jim Rhoades officiating. Interment was in the Mount Calvary Baptist Cemetery, Russell Springs. Military honors were conducted by the Russell County Honor Guard.

An online guestbook is available at <u>www.ber-</u>nardf<u>uneralhome.com</u>

#### Cleda C. Hadley

Cleda C. Hadley, 90, Jamestown, passed away Wednesday, September 14, 2022, at her residence. All services are private per Cleda's wish.

#### **Donald Johnson**

Donald Johnson, 80, of Russell Springs passed away Saturday, September 17 2022 at his residence.

Funeral services were held 2:00 pm Tuesday, September 20 2022 at Wilson Funeral Home with Bro. Andy Robertson, Bro. Tony Tarter and Bro. Myles Wilson officiating. Burial was in the Salem Cemetery, Russell Springs.

#### Thomas Raymond Green II

Thomas Raymond Green II, 38, Shelbyville, Kentucky, formerly of Pineville, West Virginia, went home to be with the Lord on Wednesday, September 14, 2022, at Audubon Hospital in Louisville. Funeral services were held 1:00 PM, Monday, September 19, 2022, at Wilson Funeral Home with Revs. Larry and Patty Morgan the officiating clergy.

#### **Nina Frances Stephens**

Nina Frances Stephens passed away on Monday, September 12, 2022, at the home of her daughter in Corbin, KY. She was born on June 15, 1932, in Gans Bottom, Wayne County, KY, to Winford Edwin and Zella Whittle Stephens, who preceded her in death. She grew up in Russell County, retired from Russell Sportswear Company,



and was a member of Bethlehem Separate Baptist Church.

Her husband of 55 years, Tyson "Buster" Stephens, one niece, Jill Kelly Stephens, and one brother-in-law, Carlos "Tator" Jessee, also preceded her in death. She is survived by one daughter, Sharon Ann (Ivan) Gant, Corbin; one sister, Edith Ann Jessee, Lawrenceburg, KY, and one brother, Rupert Keith (Mary Rose) Stephens, Viera, FL. Everyone was precious to Nina, so she will be mourned by many other wonderful nieces, nephews, cousins, friends, and church family.

Services will be at Bernard Funeral Home on Thursday, September 22, 2022, with visitation beginning at 11:00 AM CST, and service to follow at 1:00 PM CST. She will be buried next to her husband in the Bernard Ridge Cemetery. Officiating at the service will be Brother David Coffey, Brother Troy Grider, and Brother Billy Silverman.

In lieu of flowers, donations may be made to the Bernard Ridge Cemetery Fund, c/o Bank of Jamestown, P.O. Box 6, Jamestown, KY 42642-0006, or to the Bethlehem Cemetery Fund, 3008 W. Hwy 80, Russell Springs, KY 42642.

#### **Patty Johnson**

Patty Johnson passed from this earth on September 13, 2022, at Autumn Trace Assisted Living in Attica, Indiana. She was born in Cumberland County on December 16, 1937.

She was the daughter of Edwin Cook and Bessie (Orton) Cook. She was preceded in death by a sister, Jane Thurman; a still born son, Van Johnson, Jr., and her husband, Van Johnson.



She is survived by a sister. Mary Smith Bowling Green; a sister, Jenny Messer, Louisville; a brother, Ronnie (Mary) Cook, Albany, Kentucky; a brother-in-law, Jerome (Carmon) Johnson, Copperopolis, California; a sister-inlaw, Nell Lloyd, Illinois; a son, Gary (Joanie) Johnson, Veedersburg, Indiana; a daughter, Judy (Matt) Ross, DeMossville, Kentucky; grandkids, Abby (Brian) Harshburger, Hillsboro, Indiana, and Stephen (Leanne) Johnson, Lafayette, Indiana; step-grandkids, Monica Ross, Foster, Kentucky, and Eric Ross, DeMossville, and great-grandkids, Julia Harshburger, Jacob Harshburger, Josie Harshbarger, Libby Johnson and Gwyn Johnson, all of Indiana. She is also survived by several nieces and nephews.

She was a homemaker in Louisville. She and Van later lived in Russell Springs for over 20 years, then moved to Hillsboro, Indiana in 2017. She loved children and worked with them in all the churches they attended.

She was known by her family as the storyteller to her grandkids and great-grandkids. She was known for her servant's heart and her love for her Lord. She read through the Bible numerous times in her life, reading seven chapters each day, every day.

She was a member of the South Jefferson Christian Church in Louisville, the Russell Springs Christian Church, then Sterling Christian Church, in Veedersburg, Indiana.

Graveside services were held 10:00 a.m., CST, on Saturday, September 17, 2022, in Reeder Cemetery, with Carroll Egnew officiating. A funeral procession to Reeder Cemetery departed from Bernard Funeral Home at 9:15 a.m., CST.

In lieu of flowers, donations may be made to the Reeder Family Cemetery Fund, c/o Jan Centers, 3606 Clubhouse Road, Somerset, KY 42501.

Bernard Funeral Home was in charge of arrangements.

#### Sara McNay

Sara McNay, 44, Russell Springs, passed away Sunday, September 11, 2022, at Jewish Hospital, Louisville, KY. Funeral services were held 1:00 PM, Friday, September 16, 2022, at H. E. Pruitt Memory Chapel in Jamestown, KY. Burial was in the Jamestown Cemetery in Jamestown.

Weekly Stats for the

## Bowlerettes



Sept. 15, 2022 Week 2	Won	Lost
<ol> <li>Balls of Fire</li> <li>Dale's Diesel</li> <li>Alley Cats</li> <li>Pin Spinners</li> <li>Reel Java</li> <li>Lucky Strikes</li> <li>Do Betters</li> </ol>	7 6 6 4 3 3	1 2 2 4 5 7
High Team Scores High Game Scratch - Dale's Diesel High Series Scratch - Dale's Diesel High Game Hdcp Dale's Diesel High Series Hdcp Dale's Diesel		752 2069 848 2579
High Individual Scores High Game Scratch Debbie Todd 223 High Scratch Series Debbie Todd 613		

Submitted by Linda Johnson, Sec/Treas.

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### Financial Focus

## 529 PLANS: MORE VERSATILE THAN EVER

If you have children or grandchildren, you may already be somewhat familiar with the 529 plan, a popular education savings vehicle. But you may not have kept up with some recent changes in the plan's capabilities and in the educational environment in which the plan might be used.

Let's start with the learning environment. During the COVID-19 pandemic, colleges and universities switched to online classes, or at least to a hybrid of in-person and online. And even before the pandemic, many schools offered remote classes, though obviously not to the same extent. But after COVID-19 subsides, it's likely that the online component will remain an important part of higher education. What does this "new world" mean for you, when you're saving for college? Will a 529 plan still be relevant?

In a word, yes. First of all, a 529 plan can offer tax advantages. Earnings in a 529 plan are federally tax-free, provided the money is used for qualified educational expenses. And if you invest in your own state's 529 plan, your contributions may be tax deductible. (Withdrawals used for expenses other than qualified education expenses may be subject to federal and state taxes as well as a 10% penalty.) Because tax issues for 529 plans can be complex, you'll want to consult with your tax advisor before investing.

Online learning costs are eligible for a 529 plan's tax benefits just as much as those incurred from in-person classes. Tuition, textbooks, supplies, computers and services – all of these should qualify, assuming the school meets certain criteria. Also, students enrolled half-time or more don't have to live in a dorm for room and board expenses to be covered by a 529 plan – they can live in off-campus housing. However, these room-and-board costs typically must equal the cost of living on campus. Some schools identify a specific cost for "commuters" or "at-home students," so you will need to contact the college directly to determine qualified room-and-board costs.

Now, let's take a quick look at what some changes in the rules governing 529 plans over the past few years might mean for you. Eligible expenses from your 529 plan include the following:

K-12 expenses – Parents can withdraw up to \$10,000 per student, per year, from their 529 plan to pay for tuition expenses at elementary and secondary schools. So, if you intend to send your children to a private school, this use of a 529 plan might interest you.

Apprenticeships – 529 plans can be used to pay for fees, textbooks, equipment and other supplies connected to apprenticeship programs registered with the Department of Labor. These programs, typically offered at a community college, combine classroom instruction with on-the-job training.

Student loans – Families can withdraw funds from a 529 plan to repay the principal and interest for qualified education loans, including federal and most private student loans. There's a lifetime limit of \$10,000 for student loan repayments per each 529 plan beneficiary and another \$10,000 for each of the beneficiary's siblings.

All of these newer uses of 529 plans may contain additional guidelines and exceptions, and state tax treatment varies, so you'll want to consult with your tax advisor before taking money from your account. But it's valuable for you to know the different ways you can put a 529 plan to work.

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



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