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OBITUARIES

Erastus Lee Hammond

Erastus Lee Hammond, 83, Beech Grove, Indiana, passed away Tuesday, March 7, 2023. He was born in Jamestown, Kentucky, on May 27th, 1939, to Paul and Ethel Hammond.

He was preceded in death by his parents; son, James Lee Hammond; brothers, Doug Hammond and Johnny Hammond, and sisters, Helen Whittle, Joan Conner, Linda Meyers and Mona Auberry.

He is survived by his daughter, Roxanne Welch and ex-wife/friend Ruthie Hammond; brothers, Everett Hammond, Danny Hammond, and Carl Hammond (Sandy Hammond); sisters, Sue Strakel and Betty Collins (Doug Collins); grandkids, Brittany Hammond, Jeremy Welch and Tiffany Welch; great-grandkids, Kayden Connelly, Mattilyn Connelly, Colt Connelly, Katerina Welch-Harden and Raylee Stinson, and many nieces and nephews.

He lived in Jamestown until he was in his late 20's and moved to Indiana where he resided until his death. He married Ruthie Lagle-Hammond on April 30th, 1966. lived in Fountain Square where his children were raised. He worked at Central State Bridge and Construction for 15 years and he worked in the sheet metal industry (local 20) until his retirement. He participated in Civil War reenactments, he enjoyed camping, he liked his cars buying and selling many of them. He used to not like cats until he got older then ended up with a couple until he could no longer take care of them. So he ended up with a robotic cat named Cuddles, then he got a robotic dog named Moji that kept him occupied and content.

Funeral services will be held 1:00 p.m., Friday, March 17, 2023, at Family Funeral Care, 5791 Rockville Road, Indianapolis, IN 46224. Visitation will be held from 11:00 a.m. until the service time at the funeral home. Entombment will be in Washington Park East Cemetery in Indianapolis.

Fond memories and expressions of sympathy may be shared at www.familyfuneralcareindy.com.

Debra Ann Rooks Warren

Debra Anne Rooks Warren, 63, Jamestown, passed away Sunday, March 12, 2023, surrounded by her family at Jean Waddle Care Center, Somerset, KY. Funeral services were held 1:00 PM, Wednesday, March 15, 2023, at Fairview Separate Baptist Church in Jamestown, KY, with Bro. Doug Baldwin officiating. Burial was in the Regan Cemetery. H.E. Pruitt Memory Chapel in Jamestown was in charge of arrangements..

Larry Bennett

Larry Bennett, 80, Jamestown, passed away Tuesday, March 07, 2023, at his residence. Funeral services were held 2:00 PM, Friday, March 10, 2023, at Wilson Funeral Home, 391 East Steve Wariner Drive, Russell Springs, KY, with Bro. Bobby Oaks officiating. Interment was in Bethlehem Separate Baptist Church Cemetery, West Highway 80, Russell Springs, KY.

Ronald Gary Butler

Ronald Gary Butler, 87, passed from this life to his eternal home Wednesday February 22, 2023. He was born on December 27, 1935, and moved to Seminole, FL, in 2021 from Jamestown, Ky. He was an accountant with CSX Railroad and served in the US Army. He was a devout United Methodist, and a member of the Jamestown United Methodist Church. He enjoyed music, and loved to sing! He also enjoyed working out in the garden and the University of Kentucky basketball. In his younger years he loved traveling and camping with family.

He was preceded in death by his mother, Mildred (Scholl) Butler; father, Phillip Russell Butler, and brother, James Russell Butler.

He is survived by his wife, Nina (Bernard) Butler; sons, Gary (Laura) Butler and Tim (Stacy) Butler; grandchildren, Kathryn Boudreau, Douglas Butler, Todd Butler, and Garrett Butler, and great-grandchild, Caden Boudreau. Locally, he is survived by sister-in-law; Bobbye (Lawless) Butler; along with a host of nieces and nephew.

A private service was held in Seminole, FL, amongst those dearest to Ronald.

Cards of sympathy may be mailed in care of Nina Butler, PO Box 8684, Seminole, FL, 33775.

In lieu of flowers donations may be made in Ronald's name to the First United Methodist Church, PO Box 47, Jamestown, Ky. 42629.

H.E. Pruitt Memory Chapel in Jamestown was in charge of local arrangements.

Debra K. Johnson Hall

Debra K. Johnson Hall, 42, Jamestown, passed away Wednesday, March 8, 2023, at Jean Waddle Care Center, in Somerset, KY. Funeral services were held 1:00 PM, Saturday, March 11, 2023, at H. E. Pruitt Memory Chapel in Jamestown, KY, with Pastor Ernie Hall and Debbie Dishman officiating. Burial was in the Jamestown Cemetery.

Family is requesting memorial donations to help with the funeral expenses and these can be made at the funeral home.

Goldie Hazel Bryant Kell

Goldie Hazel Bryant Kell went home to be with her Lord with her loving family by her side on March 7th, 2023, at the age of 91. Funeral services were held 1:00 p.m., Thursday, March 9, 2023, at Free Union Separate Baptist Church, with Bro. Robert Knight officiating. Interment followed in Free Union Cemetery. Bernard Funeral Home was in charge of arrangements.

In lieu of flowers, donations may be made to the Free Union Cemetery Fund.

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

The Times Journal News Staff



Financial Focus

SHOULD INVESTORS 'GO IT ALONE'?

If you're going to enjoy a comfortable retirement, you should know, among other things, how much money you'll need. And you may have a much better chance of knowing this if you get some professional help.

Consider these findings from a 2021 study by Dalbar, a financial services market research firm:

Investors who worked with a financial advisor were three times more likely to estimate what they would have saved at retirement than "do-it-yourself" investors.

More than two-thirds of investors with a financial advisor were satisfied with the amount they would have saved at retirement, compared to about 27% of the do-it-yourselfers.

How do financial professionals help their clients in these ways?

First, consider the issue of determining how much money will be needed for retirement. It's not always easy for individuals to estimate this amount. But financial professionals can help clients like you arrive at this figure by exploring your hopes and goals. How long do you plan to work? What kind of lifestyle do you anticipate enjoying in retirement? Where would you like to live? How much would you like to travel? Are you open to pursuing earned income opportunities, such as consulting or working part time?

Next comes the other key question: How much money will be available for retirement? This big question leads to many others: How much do you need to save and invest each year until you retire? About what sort of investment return will you need to reach your retirement income goals? What level of risk are you willing to take to achieve that return? What is the role of other income sources such as Social Security or any pensions you might have?


Having a financial professional help you gain a clear idea of your retirement income picture can certainly be reassuring. But there may be other reasons why "going it alone" as an investor might not be desirable.

For example, when the financial markets are down, as was the case for much of 2022, some investors make decisions based on short-term volatility, such as selling investments to "cut their losses," even if these same investments still have solid business fundamentals and good prospects for growth. But if you work with a financial professional, you might decide to stick with these investments, especially if they're still appropriate for your long-term strategy. Other times, of course, the advice may be different — but it will always be advice based on your goals, needs and time horizon.

Furthermore, if you're investing on your own, you may always be measuring your results against the major market indexes, such as the S&P 500 or the Dow Jones Industrial Average. But in reality, your portfolio should contain a wide range of investments, some of which aren't contained in these indexes, so you might not be assessing your performance appropriately. A financial professional can help you develop your own, more meaningful benchmarks that can show the progress you're actually making toward your goals.

In some areas of life, going it alone can be exciting — but when it comes to investing for your future, you may benefit from some company on the journey.

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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RGHS DECA Students Attend Conference in Louisville



RGHS DECA students attended the State Career Development Conference in Louisville, KY March 5th-7th. Shirley Velazquez Manriquez placed 2nd in KY Entrepreneurship testing; Olivia Scott 4th in KY Marketing testing; Breanna Trautman and Hannah King 4th in Entrepreneurship Team Decision Making and Levi Morgan and Noah Green 5th in Marketing Management Team Decision Making.