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OBITUARIES

Shirley Maxine Kerns

Shirley Maxine Kerns, 73, Jamestown, passed from this life Friday, November 10, 2023, at the Medical Center of Bowling Green.



She was born July 30, 1950, in Russell County, daughter of the late Elmer and Fadra Russell Conner. She married Lindsey Kerns upon his return from Vietnam on July 6, 1968, in Jamestown, Tennessee. There were two children born to their union.

She loved to travel and sightsee, the “wheels had to be turning”. Her favorite direction to travel was west, from the mountains to the San Francisco Bay. She was an avid Elvis Presley fan and loved George Jones.

She had a smile that would light up a room and a laugh that would warm your heart. To know he was to love her.

She is survived by her husband of 55 years, Lindsey; her son, Jeffery Lynn (and Lisa) Kerns, Jamestown; her daughter, Angela Faye (and Jimmy) Jones, Russell Springs; her grandchildren, Dillon Downey, Somerset, Michael Kerns, Jamestown, and Cory Jones, Russell Springs; her great-grandchildren, Aiden Downey, Emery Downey and Easton Downey; special nieces, Ronette Wilson, and Rebecca Bounds, both of Russell Springs and Teresa Ludwick, Winchester, Indiana and many, many friends.

Along with her parents, she is preceded in death by her brothers, Cletha Conner, Clifton Conner and Arnold Conner; and her sister, Bessie Hudson.

Funeral services were held 1:00 p.m., Tuesday, November 14, 2023, at Bernard Funeral Home, with Bro. Johnny Hood officiating. Interment followed in the Jamestown City Cemetery. Pallbearers were Jimmy Jones, Cory Jones, David Kerns, Chris Kerns, Dillon Downey and Aiden Downey.

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.

Betty Juanita Helm

Betty Juanita Helm, 84, of Louisville, passed away Monday, November 6th, at home.

Funeral Services were held on Thursday, November 9 at H. E. Pruitt Memory Chapel in Jamestown, with burial in the Hadley Cemetery.

Jill Hughes-Sproles

Jill Hughes-Sproles, 46, of Russell Springs, passed away Thursday, November 9th, at her home.

Funeral Service were held Monday, November 13 at H. E. Pruitt Memory Chapel in Jamestown, KY with Bro. Scott Proctor officiating.

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

Jon Everett “Johnny” Spaw

John Everett “Johnny” Spaw, 55, of the Windsor Community passed away on November 5, 2023, at the Jean Waddle Care Center in Somerset KY.

Funeral Service was held at H.E. Pruitt Memory Chapel, in Jamestown, Wednesday, November 8, 2023, with Bro. Tim Ogle officiating. Burial in Jennie’s Chapel Methodist Church Cemetery, in Windsor.

Carleen George

Carleen George, 68, Russell Springs, passed away Thursday, November 9 2023 at UK Hospital.

Funeral services were held 2:00 pm Sunday, November 12 2023 at Wilson Funeral Home. Interment was in the Bernard Cemetery, Russell Springs.

Bruce Lynn Kelsey

Bruce Lynn Kelsey, 80, of Eli, Kentucky, passed away in Conway, South Carolina on Thursday, November 02 2023 at his residence.

Funeral services were held Wednesday, November 8, 2023, at Wilson Funeral Home.

Wilson Funeral Home is in charge of arrangements.

Freddie Wayne Bell

Freddie Wayne Bell, Sr., 67, of Bardstown, passed away on Friday, November 3, 2023, at Flaget Memorial Hospital in Bardstown.

Per Freddie’s wishes, cremation rites were honored by Bernard Funeral Home. Private inurnment took place at Jamestown City Cemetery.

A private celebration of life honoring Freddie will be held at a later date.

Final arrangements for Mr. Freddie Wayne Bell, Sr., are under the care and direction of Bernard Funeral Home. An online guestbook is available at www.bernardfuneralhome.com.

Financial Focus

DON’T LEAVE YOUR IRA TO THE IRS

If you’ve invested in an IRA for many decades, it may well turn into a key source of income for your retirement. Still, you might not deplete your IRA in your lifetime, especially if you also have a pension or a 401(k) and other investment income. So, if your IRA still has sizable assets after your passing, it would likely end up in your estate plan. If you leave your IRA to grown children or other family members, could they be hit with a big tax bill?

Here’s a little background: Up until the Secure Act of 2019, those who inherited traditional IRAs could extend their required withdrawals over their lifetimes, which stretched out the annual taxes due on these withdrawals. But the Secure Act changed the provisions for non-spouse beneficiaries who inherited an IRA after 2019, meaning that beneficiaries of inherited IRAs had only 10 years (beginning the year after death) to withdraw the entire balance. For some beneficiaries, this could potentially create a tax burden. (Inheritors of Roth IRAs are also required to follow the 10-year distribution rule but are not subject to income taxes on account earnings if the Roth IRA’s five-year holding period has been met).

However, not all beneficiaries were affected by the new rules. Spouses can stretch their inherited IRA distributions over their lifetimes and exceptions exist for certain non-spouse beneficiaries. Minor children of the IRA owner (until the age of majority), chronically ill or disabled individuals, and beneficiaries who are no more than 10 years younger than the IRA owner may opt to stretch their distributions.

The new 10-year requirement applies to IRAs inherited on or after

Jan. 1, 2020. But due to confusion over changes to required minimum distribution (RMD) rules for some beneficiaries of inherited IRAs, the IRS waived penalties for individuals who failed to take RMDs in 2021 and 2022 and extended the RMD penalty waiver for 2023.

Although these rulings give beneficiaries — those not eligible for the exemptions listed above — more time to plan, they will eventually need to start taking RMDs, which could affect their tax situations. To help protect your heirs, consider these suggestions:

Using permanent life insurance. A properly structured permanent life insurance policy could help you replace the assets your family might lose to the taxes resulting from an inherited IRA. You might even consider naming a charity as the beneficiary of an IRA, rather than your family members. The charity would receive the IRA proceeds tax free, and the life insurance could then provide tax-free benefits to your heirs.

Leaving taxable investment accounts to your heirs. Apart from your tax-deferred IRA, you may own other, fully taxable accounts containing investments such as stocks or bonds. Typically, these investments receive what’s known as a “step-up” in their cost basis once they are inherited. This means your heirs will essentially inherit all the gains your investments earned by the time of your passing — but they won’t be taxed on these gains if they sell the assets immediately. This type of sale could help offset the taxes your heirs will incur from the inherited IRA.

The tax and investment issues surrounding inherited IRAs can be complex, so consult with your tax and financial advisors before making any moves. And, as with many areas relating to inheritances, the sooner you start planning, the better.

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



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Dear Dietitian

Dear Dietitian,

I’ve been experiencing a lot of digestive problems like stomach cramping and bloating. My friend has celiac disease and thinks I may have it, too. I have an appointment with my doctor and have been reading up on celiac disease. I don’t understand the differences between gluten sensitivity, celiac disease, and wheat allergy. Can you help?

Susan

Dear Susan,

It can be very disruptive to have a digestive problem, and I’m glad you are taking the proper steps to resolve this. First, gluten is a protein found in wheat, barley, rye, and triticale (a hybrid of wheat and rye). It is also a binder in some products, such as soy sauce, ice cream, and hot dogs. Binders are used in food processing to thicken and improve the product’s texture.

Celiac disease is an autoimmune genetic disorder that affects as many as three million

Americans. It is caused by a reaction to gliadin, a component of gluten. The body’s response to gliadin causes a flattening of the villi, the fingerlike projections in the small intestines that facilitate the passage of fluids and nutrients. This damage, in turn, results in the malabsorption of nutrients.

Symptoms of celiac disease include diarrhea, abdominal cramping and bloating, and possible weight loss from malabsorption. One may also experience headaches and joint pain. A physician will perform a blood test for specific antibodies. If these are found, the next step is an intestinal biopsy to look for damage to the villi, providing a definitive diagnosis of celiac disease.

Gluten sensitivity, sometimes called non-celiac gluten sensitivity, is not well-defined in the medical community, and there are no blood tests to diagnose it. Symptoms produced after consuming gluten are similar to those with celiac disease, but damage to the small intestine is not found. It

is usually diagnosed after ruling out celiac disease and wheat allergy.

Wheat allergy is sometimes confused with celiac disease, but these conditions differ. With a wheat allergy, the body produces antibodies against the proteins in wheat. In celiac disease, the body responds to a specific protein, gluten, and the body’s reaction is different than a typical allergic reaction.

A wheat allergy occurs when the body mistakes wheat as harmful. Symptoms occur after eating wheat and sometimes when inhaling wheat flour and may include itching, hives, diarrhea, and even anaphylaxis. Anaphylaxis is a severe, life-threatening allergic reaction that requires immediate medical attention.

If you are sensitive to gluten, you are also sensitive to wheat. However, if you are allergic to wheat, you will react to other components of wheat, not just gluten. Therefore, you need to purchase products that

are both wheat-free and gluten-free.

It is important to note that gluten-free and wheat-free diets may lack certain nutrients. While wheat flour is enriched with nutrients stripped during processing, gluten-free manufacturers are not required to enrich or fortify their products. Consult a Registered Dietitian Nutritionist to design a healthy meal plan that works for you.

Until next time, be healthy!

Dear Dietitian



Leanne McCrate, RDN, LD, aka Dear Dietitian, is an award-winning dietitian based in Missouri. Her mission is to educate consumers on sound, scientifically-based nutrition. Do you have a nutrition question? Email her today at deardietitian411@gmail.com. Dear Dietitian does not endorse any products, health programs, or diet plans.