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OBITUARIES

Janice L. Grider

Janice L. Grider, 81, Russell Springs, passed away Monday, March 25 2024 at Casey County Hospital

She was born on Sunday, October 11 1942, in Russell Springs. She was the daughter of the late Elgie Coffey Grider and Veston Grider,

She was a member of Dunnville Baptist Church and attended Poplar Grove Baptist Church and was an office worker in an insurance company.

Survivors also include one brother, Gary Grider, Russell Springs; two nephews, Tim (Nichole) Bair, Columbia Ky and Jason (Stephanie) Bair, Russell Springs

In addition to her parents, she was preceded in death by her husbands, Dorman Murphy and Thomas Samson.

Funeral services were held 4:00 pm, Thursday, March 28 2024 at Wilson Funeral Home.



Edith Ann Stephens Jessee

Edith Ann Stephens Jessee, passed away Wednesday, March 27, 2024, at her home in Lawrenceburg, KY.

Services were held 11:00 am, Friday, March 29, 2024 at Bernard Funeral Home with Brother Billy Silverman. Burial was in the Bethlehem Cemetery.

Donations may be made to the Bethlehem Cemetery Fund, c/o of Peggy Loy, 3008 W. Hwy 80, Russell Springs, KY 42642.

An online guestbook is available at www.bernardfuneralhome.com

Lucy Ann Sweigart

Lucy Ann Sweigart, 66, Arcadia, IN, passed away peacefully Sunday, March 24, 2024, surrounded by her family at her residence.

Funeral services were held 1:00 pm Friday, March 29, 2024 at H.E. Pruitt Memory Chapel Burial was in the Bethel Cemetery, Jamestown. Memorial contributions may be made to the American Cancer Society or the Bethel Cemetery: c/o Dale Malone, 2049 Arlus Hale Road, Russell Springs, KY.

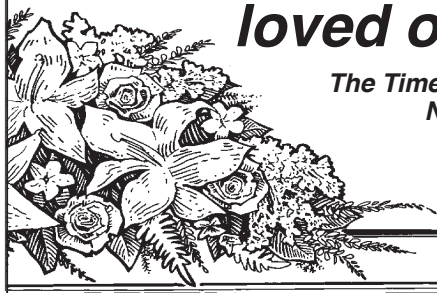
Tommy Joe Helm

Tommy Joe Helm, 66, Columbia, passed away Friday, March 29, 2024 at home.

Graveside services were held 11:00 am Monday, April 1, 2024 at the Jamestown Cemetery Shelter with Pastor J.T. White officiating. Burial was in the Jamestown Cemetery.

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

*The Times Journal
News Staff*



Financial Focus

CAN YOU COUNT ON SOCIAL SECURITY?

If you're getting closer to retirement, you might be thinking more about Social Security. Specifically, can you count on it to contribute part of the income you'll need as a retiree?

There's been an increase in alarming language surrounding the solvency of Social Security, but in reality, its prospects are not nearly as gloomy as you might have heard.

Here's the story: Under current law, Social Security is estimated to exhaust its trust funds by 2035, after which benefits could be cut by 20%, according to the 2022 Social Security Trustees report. However, the large cost of living adjustment (COLA) (8.7%) for 2023 could cause the trust funds to use up their resources sooner.

But this outlook may represent a worst-case scenario. For one thing, the cost of the 2023 COLA will be somewhat offset by higher taxes on workers contributing to Social Security. The maximum amount of earnings subject to the 6.2% Social Security tax jumped from \$147,000 in 2022 to \$160,200 in 2023. And in looking down the road, further increases in this earnings cap may also help reduce the gap in the trust funds. Increasing the payroll tax is another possibility for boosting funding to Social Security.

And here's a political reality: Social Security is a popular program and it's unlikely that any future Congress wants to be blamed for reducing benefits. Of course, there are no guarantees, but it seems fair to say that you can reasonably expect some benefits from Social Security when you retire.

But perhaps the bigger issue is just how much you should depend on Social Security for your retirement income. On average, Social Security benefits will provide about 30% of a beneficiary's preretirement earnings, according to the Social Security Administration. But the higher your earnings before you retire, the lower the percentage that will be replaced by Social Security.

Still, you'll want to maximize the benefits that are available to you — and that means deciding when to start taking Social Security. You can begin as early as 62, but your monthly payments could be as much as 30% lower than your normal (or "full") retirement age, which will likely be between 66 and 67.

Even if you were to wait until your full retirement age before collecting Social Security, you'll also need to draw on other sources of funding. So, while you are still working, it's a good idea to keep contributing to your IRA and 401(k) or other employer-sponsored retirement plan.

The amount you contribute should depend on your overall financial strategy and your financial needs, so, for example, you probably shouldn't put in so much into your retirement accounts that you feel significant stress in your monthly cash flow. But when you do get a chance to invest more in these accounts, such as when your salary goes up, you may want to take advantage of the opportunity.

Ultimately, you should be able to count on Social Security as part of your retirement income. You may want to consult with a financial professional to determine when taking Social Security makes the most sense for you and how you can also get the most from your other retirement accounts. You'll want a retirement income strategy that's built for the long run.

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



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ASK Dr. Angelia

For Love of Spring

Spring gives me a boost in Spirit! I love when the gray trees turn to spring green, the temperatures rise, the grass starts to grow again, and flowers start to bloom. I feel so alive in the spring season. I want to get outside and dig in the dirt and plant. I know it's a little early, but that doesn't stop me from getting excited to grow beautiful greenery with ferns, a rainbow of opulent flowers and amazing fragrant herbs for cooking!

Oh, the love for spring. I don't think I'm the only one. You must feel it, too. Spring is a new beginning with the excitement of all the stunning possibilities of the growing season.

I'm sure everyone feels the warmth and we all need to get outside. Maybe I am not original in my love for spring, but I just cannot help it. I really love it and can't suppress my feelings. Why? Because it is so blanking beautiful and magnificent in all its manifestations!

When I walk out of the house in spring and there is no sting of cold weather. I can't help but smile and think to myself here it is — the long-awaited, wished-for favorite season. The season of hope, the one when everything comes back to life after a long winter's sleep, and it is so green and bright. Spring is the time when everything awakens and

flourishes. Nature renews and comes alive ready for the productive and warm months.

That change in nature has effect on all the people. As for me, I am not an exception, as in spring I always start to plan small trips and activities that I want to accomplish in this season of renewal to have a great time, make lasting memories and improve myself. Everything owing to spring. In spring everything changes.

With the first warm sun rays people start to smile more, as they know that very soon it will be consistently warmer weather. I celebrate this change in the earth and in my heart

— a renewal that always ignites with spring. The one constant in life is that spring will come and new life begins again. Let's all celebrate earths renewal!

Remember my friends and readers embrace: Solomon 2:12-13, "Spring flowers are in blossom all over. The whole world's a choir — and singing! Spring warblers are filling the forest with sweet arpeggios. Lilacs are exuberantly purple and perfumed, and cherry trees fragrant with blossoms." Love God and All People. Amen.

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