OBITUARIES

Sue Elaine Morris

1943-2026

Sue Elaine Morris, age 83 of Newnan, Ga., passed away peacefully on Thursday, Sept. 17, 2026 at Brightmoor Hospice in Griffin, Ga., with her family by her side.

She was born on July 16, 1943, in Vanzant, to Ruth Franklin Rebarker.

Sue graduated from Breckinridge County High School in Hardinsburg in 1961. She then attended Western Kentucky University (WKU) in Bowling Green, Ky., from 1961 to 1965, obtaining her Bachelor of Arts degree and teaching certificate. During her senior year, she was inducted into both the Spanish and French Honor Societies. She later obtained a Master of Arts degree from WKU in 1971.

Sue devoted her career to education. She taught at Breckinridge County High School from 1965 to 1966, then taught Spanish and geography at Daviess County Middle School in Owensboro, Ky., from 1966 until her retirement in 1996. In 1987, she was selected to attend the National Geographic Society Summer Geographic Institute, which she successfully completed. After retiring, she continued serving students in the school system as an English as a Second Language Assistant from 1996 to 2001, helping students whose primary language was Spanish. Sue was a longtime member of the Kentucky Education Association and served the Beta Alpha Chapter of Alpha Delta Kappa sorority in several roles, including president, vice president, recording secretary, and chaplain.

From 1978 to 2013, Sue was an active member of Friendship Force. During those years, she and her husband, Bill, traveled to Italy, Korea, Japan, Sweden, England, Mexico, and Canada, making new friends and learning about different cultures. They also warmly welcomed families from these countries and others into their home. Beyond their travels, Sue and Bill enjoyed many years of bowling in leagues with friends and colleagues.

After moving from Owensboro, Ky. to Newnan, Ga. in 2013 to be closer to family, Sue became actively involved in her new community through groups including Lora's Ladies, Dining Divas, Never Grow Old, and Senior Friends. A lifelong avid reader, she participated in many book clubs and several Bunco groups over the years. Sue loved to be "in the know" and became the "town crier" of her subdivision, maintaining a large email list that kept neighbors informed about local events and activities.

In 2026, Sue made her home at Westhill Senior Living, where she found joy in puzzles, bingo, and crafts. Most of all, she treasured the warm friendships she formed with residents and staff, who became a special part of her life.

Sue was known for her kindness, her eagerness to help others, and her fondness for adventure. She was often the first to turn down an unfamiliar road simply to see where it would lead. She welcomed every opportunity to explore—whether taking a quick day trip to see a new sight or enjoy a nice meal, embarking on a longer bus trip or cruise, or, in her younger days, setting out on a driving adventure. Her generous spirit, curiosity, and love of discovery will be warmly remembered by all who knew her.

Sue was preceded in death by her husband, William "Bill" Elvis Morris; her parents, Ruth Rebarker Smiley and Samuel Foster Smiley, Jr.; her brother, David Foster Smiley; and her brother-in-law, Chester Keith (Chuck) Bruington.

She is survived by her son, Kevin Morris, and his wife, Melinda, of Newnan, Ga.; her granddaughter, Taylor Morris, also of Newnan; her sister, Brenda Smiley Bruington of Hardinsburg; her nephews: Gary (PJ) Morris, Rick (Gail) Morris, Jason (Mindy) Bruington, and David Smiley (Mary Johnnetta Berry); her nieces: Kirby (Ryne) Armes, Courtney (Ryan) Bell, and Kelly-Jade (Bradley) Board; and numerous cousins and friends.

Services will be held on Saturday, Sept. 26, 2026 at Black Lick Baptist Church in Falls of Rough. Visitation will begin at 10 a.m., with the service to follow at noon. A celebration of Sue's life will also be held in Newnan, Ga., at a date and time to be announced.

In lieu of flowers, the family requests that donations be made to Samaritan's Purse, P.O. Box 3000, Boone, N.C. 28607, designated for U.S. Disaster Relief or Operation Christmas Child. Donations may also be made through the Samaritan's Purse online donation page; or donations may be made to Black Lick Baptist Church, 246 Black Lick Road, Falls of Rough, Ky. 40119.

Higgins Funeral Home Hillcrest Chapel is honored to serve the family of Sue E. Morris, please visit www.hillcrestchapelcares.com to share your memories or leave a condolence message.

Ralph Edward 'Bubby' Bishop Jr.

1966-2026

Ralph Edward "Bubby" Bishop Jr., age 60 of Glen Dean, passed away Sunday, Sept. 20, 2026 at Harrison County Hospital in Corydon, Ind.

He was born on April 7, 1966 in Breckinridge County.

Bubby was a farmer, a logger, and former employee of Hardinsburg Tire Service. He attended Goshen Baptist Church. Bubby enjoyed being outdoors – especially hunting and fishing. Card games with him were fun for all. If you were a child, crazy eights was the game and adults enjoyed poker.

He was preceded in death by his father, Ralph Edward Bishop, Sr.; and his son, Roscoe Edward Bishop.

Bubby is survived by his children: Rene Kirk (Shane) of McDaniels, Rhyan Johnson (Brian) of Irvington, Racquel Cecil (Michael) of Bewleyville, and Rhett Bishop of McQuady; mother, Myrtle Bishop of Glen Dean; 13 grandchildren: Aquavian, Cadience, Landon, J'Atavion, Trevor, Haskel, Kirby, Jeremiah, Quentin, Brantley, Savannah, Brody, Hazel and Baby Cecil due in January; three great-grandchildren: De'Zarius, Pruett and Jiy'Anna; sister, Debbie Poole (David) of McDaniels; and brothers, Calvin "CL" Bishop (Emily) of McQuady and Toby Bishop (Leslie) of Glen Dean.

Funeral services will be held at 1 p.m. on Sunday, Sept. 27, 2026 at Trent-Dowell Funeral Home with burial in the Glen Dean Cemetery.

Visitation will be from 2-5 p.m. on Saturday, Sept. 26, 2026 and from 10 a.m. - 1 p.m. on Sunday. All times are central.

Carol Ann Harper

1954-2026

Carol Ann Harper, age 72 of Hardinsburg, passed away Saturday, Sept. 19, 2026 at her residence.

She was born on July 4, 1954, in Cloverport, daughter of the late Hubert and Regina Hawkins McCoy.

In addition to her parents, she was preceded in death by her son, Robert Levi Jackson; and siblings, Roberta Jones and Kenny McCoy.

Carol is survived by her husband, Rick Harper of Hardinsburg; children: Gina Stanifer (Jon) and Rickey Harper, Jr., both of Hardinsburg, and Carrie May (Justin) of Cloverport; and two brothers, Wesley McCoy (Nancy) of Olatha, Kan. and Michael McCoy of Cloverport.

Funeral services will be held at 12 p.m. on Thursday, Sept. 24, 2026 at Cloverport Baptist Church with burial in the Cloverport Cemetery, under the direction of Trent-Dowell Funeral Home.

Visitation will be held from 4-8 p.m. on Wednesday, Sept. 23, 2026 and after 10 a.m. on Thursday at the church. All times are central.

Medicaid rules about countable assets are key to planning

CYNTHIA **GRIFFIN**

Asset protection planning for those entering a nursing home may be complicated, but it often is worthwhile to ensure assets are protected for loved ones.

While Medicaid rules are the same for married and unmarried applicants, the exemptions are much more limited for unmarried applicants.

Regardless of marital status, applicants must have less than $2,000 in countable assets. The distinction between countable and non-countable assets is important, as certain types of assets are completely non-countable. For the purposes of this article, we will distinguish between fully countable assets, purely exempt assets and temporarily exempt assets.

Purely exempt assets are the easiest to remove from the equation. They include, but are not limited to, burial plots, reasonable prepaid funerals or life insurance irrevocably assigned to pay for preplanned funerals and qualified retirement accounts.

When handled properly, these assets do not become countable later.

Temporarily exempt assets are generally the most confusing. These assets may appear to be exempt and the exemption will allow the individual to become Mediciad eligible. However, the exemption only lasts for a limited period of time or may not extend past death. For example, a house owned by an unmarried applicant may be exempt enough to allow the individual to obtain Medicaid, but upon death, the house may be recouped by Medicaid.

Countable assets are all assets that are not otherwise exempt. For most people, this includes checking and savings accounts, investment accounts, real estate, cash value of life insurance and any other type of account or asset with value.

Unlike married applicants, unmarried applicants may be a bit more hard-pressed to find exemptions for asset preservation.

Asset protection serves a two-fold purpose. First, it ensures that money remains available to cover goods and services that Medicaid will not cover. Additional therapy, special furniture or clothing, medical devices or simply telephone costs can require more than the $60 the nursing home resident is allowed to keep from his or her income each month.

Having money set aside ensures quality of life regardless of what may come up.

Second, few people see residency in a nursing home as a desirable outcome, and even fewer want to see a lifetime of careful savings depleted within a matter of months.

Particularly for those with family property, care becomes especially painful when it means that their loved ones will not receive intended assets. Asset protection may not include all assets, but it can ensure that something is left for loved ones.

Crisis planning (the type of asset protection planning when someone is already in long-term care) for an unmarried applicant begins with a review of available exemptions.

Some of the available exemptions are paying down debt, transferring assets to a disabled child, transferring a home to a qualifying child caregiver or gifting assets to trust or to a person if the applicant is in Hospice. For those without an available exemption, or who still have remaining assets after exemptions are used, the next step is to determine how much can be gifted (usually to an irrevocable trust), while offsetting the amount of the gift with a period of private payment called the "penalty period."

The penalty period is the time that Medicaid refuses payment because a gift has been made. This calculation is based on a series of factors, including cost of care, the individual's income, total value of assets and Medicaid's only divisor number.

Crisis planning for an unmarried applicant is complicated, but well worth the effort. Consulting with an attorney experienced in long-term care Medicaid can ensure that care needs are met without a total loss of assets

Cynthia Griffin is an elder law and estate planning attorney at Burnett and Griffin PLLC in Elizabethtown. She can be reached at cynthia@bcglawcenter.com.

Is my daughter making a bad decision? - Claiming widow's benefits early

RUSSELL **GLOOR**

Dear Rusty: My question is not for me, but for my daughter who is 62 years old. She does not want to take her Social Security now. Her husband was a doctor and passed away recently. She had been married to him for more than 10 years and, in the meantime, he married someone else. I thought the President erased taxes on earned money so that people could collect what was due them no matter what they earned. My daughter keeps telling me she has already earned too much this year and cannot collect her widow's benefits until next year. I don't understand what no tax on Social Security means then. Also, she wants to wait until she is 67 before she collects her own money. She has been a nurse and believes her own benefits may be larger than her widow's benefits. Is she correct to wait for that long? Signed: Worried Mom

Dear Worried Mom: Your daughter is likely correct. There are two factors which come into play in your daughter's circumstance – one is the Annual Earnings Test (for those collecting early SS benefits), and the other relates to Federal income tax on SS benefits received. I'll try to clarify both of these for you:

If your daughter claims her widow's benefit at age 62, her benefit will be significantly reduced (by approximately 20+%) from what she would get at her SS full retirement age, and that would be a permanent reduction. And, if she works (which you imply she does) she would also be subject to Social Security's Annual Earnings Test (AET) which limits how much she can earn by working prior to reaching her SS full retirement age (her "FRA," which is age 67). The earnings limit for 2026 is $24,480 (changes yearly) and, if her annual 2026 earnings exceed that amount, Social Security will take away $1 of benefits for every $2 she is over the annual limit. For example, if she is $25,000 over the limit, SS would take way benefits equal to $12,500. That would mean she wouldn't get any SS benefits for the remainder of this year and likely some of next year also. And, if her earnings are significantly more than the annual limit, she may even be temporarily ineligible to receive a widow's benefit (until she either reaches her FRA or earns less money). FYI, the Annual Earnings Test will go away when your daughter reaches age 67 but, until then, the AET will likely restrict her ability to receive Social Security benefits if she continues to work full time.

The next factor to be aware of is the so-called "One Big Beautiful Bill" (OBBB) which the President claimed means "no tax on Social Security." This is an entirely different factor than the Annual Earnings Test (AET) described above. The above AET discussion dealt with SS earnings limits while taking benefits before FRA, whereas the OBBB deals with income tax on Social Security benefits actually received. The OBBB (enacted last year) provides an extra $6,000 deduction per person (on the tax return filed with the IRS) for those 65 years of age or older. That extra IRS deduction is designed to offset (either totally or partially) any income tax which is levied on Social Security benefits received by those age 65 or older. It's also important to know that the OBBB only provides temporary income tax relief, because the law expires after the 2028 income tax year.

All of which leads me to conclude that your daughter's decision to wait longer to claim her widow's benefit from her deceased ex-husband is a prudent choice. As long as she is working and earning more than the annual earnings limit before age 67, the AET will restrict how much Social Security she is able to receive. If she later stops working or goes to part-time employment, she can revisit her decision at that time. And, depending on her own personally earned Social Security benefit amount at age 67 (vs. her widow's benefit), she can assess whether to claim her personal SS retirement benefit or to, instead, claim her benefit as her ex-husband's widow if that amount is larger than her own SS retirement. And, unless Congress later extends the OBBB prior to 2029, she will, at that time, likely need to pay income tax on the Social Security benefits she receives.