

OBITUARIES

Bruce Neal Phelps

Bruce Neal Phelps, 90, Russell Springs, passed away Thursday, October 15, 2026, at Jewel Place Senior Living in Madison, Indiana.

Born on February 1, 1936, in Russell County, he was the son of the late Huron “Cosby” and Lillian Edmonds Phelps. He served in the U.S. Army from July 1959 to July 1961. He enjoyed a career of more than 30 years as a high school teacher and school social worker, where he took pride in providing support and loving guidance to youth in need.



He was a gentle, calm, caring, and loving man with a wonderful sense of humor who loved his family and friends unconditionally. He was proud to be born and raised in Russell County and dedicated his life to it. A man of deep and gentle faith, he attended Russell Springs Christian Church and previously Russell Springs United Methodist Church.

He is survived by his daughter, April Renee Frieske (and John Hall), Sarasota, Florida; granddaughter, Julette Danae Frieske, Sarasota, Florida; sister, Darlene Stephens, Russell Springs; nephew, Sheldon (and Tamara) Stephens, Russell Springs; niece, Lateshia (and Mark) Johnson, Campbellsville; great-nephew, Garrett (and Rachel) Stephens, Russell Springs; great-nieces, Chandra (and Nick) Barnes, Russell Springs; Lauren Johnson, Champaign, Illinois; and Meredith Johnson (and Marcus Sirianno), Birmingham, Alabama; former wife, dear friend, and mother of his daughter, Linda Stephens Evans; and a host of great-great-nieces, great-great-nephews, and friends.

In addition to his parents, he was preceded in death by his grandson, Hagen Carter Frieske; his sister, Dianne Phelps; and good family friend, Bill Evans.

Funeral services were held 1:00 pm Monday, October 19, 2026, at Bernard Funeral Home, with his daughter, April Frieske; his niece, Lateshia Johnson; good friend, Brooks Bates, and Brother Carroll Egnew, officiating. Burial followed in Russell Springs City Cemetery with full military honors by the Russell County Honor Guard.

Donations of sympathy be made to Kevin’s Kids, P.O. Box 1477, Russell Springs, Kentucky 42642. Kevin’s Kids provides coats, shoes, clothing, eyeglasses, dental work, and personal care items to Russell County children in need. It is a fitting tribute for Bruce, who devoted his career to supporting youth in need. An online guestbook is available at www.bernardfuneralhome.com.

Glen Tucker

Glen Tucker, 78 years, 1 month, 25 days, Russell Springs, passed away Monday, October 12, 2026.

He was born August 18, 1948, in Russell County. He was a son of the late Earl and Ada West Tucker. He was US Army veteran of the Vietnam War. After serving his tour of duty in the military, he went on to college, graduating with a bachelor’s degree in business administration. He was a banker, car salesman, and salesman for Tarter Gate. In his later years, he enjoyed farming, but his true passion was serving God and helping others. He was an active member of Coffey’s Chapel Community Church.



He is survived by his loving wife of 40 years, Judy Hart Tucker, Russell Springs; daughter, Angela (and Mark) Robertson, Russell Springs; son, Robert (and Susan) Tucker, Indianapolis, Indiana; grandchildren, Blake (and Maleena) Robertson, Columbia, Hannah M. (and Walker) Karnes, Russell Springs, and Anna (and Isaiah) Tucker Ripkoski; great-grandchild, Blakely Mae Karnes; sisters, Exetta Wilson, Jamestown, Joyce Wilson, Russell Springs, and Mary (and Danny) Richardson, Lexington; a host of nieces, nephews, and many friends.

In addition to his parents, he was preceded in death by brothers, Listen Tucker, Lester Tucker, Arvester Tucker, Sylvester Tucker, Chester Tucker, Leslie Tucker, and Elvis Tucker; and sisters, Remona Whittle Popplewell, Golda Hinkle, and Clara Luttrell.

Funeral services were held 2:00 pm Thursday, October 15, 2026, at Bernard Funeral Home, with Brother Jeff Karnes officiating. Burial followed in Hugh Frank Cemetery, with full military honors by the Russell County Honor Guard.

Pallbearers were Ronnie Whittle, Neil Luttrell, Brad Ship, Marty Kazuk, Walker Karnes, and Mark Hinkle. Honorary pallbearers were Ronnie Price and Mike Beckman.

Donations can be made to Coffey’s Chapel Community Church Needs Account.

An online guestbook is available at www.bernardfuneralhome.com.

Sharon Higginbotham Hill

Sharon Higginbotham Hill, 68, Russell Springs, passed away Wednesday, October 14, 2026, at the Russell County Hospital.

Cremation was chosen. Bernard Funeral Home was in charge of the arrangements.

An online guestbook is available at www.bernardfuneralhome.com.

Robert Alan Kerr

Robert Alan Kerr, 59, Russell Springs, passed away Tuesday, October 13, 2026, at Lake Cumberland Regional Hospital.

Funeral services were held 1:00 pm Saturday, October 17, 2026, at Wilson Funeral Home, with Bro. Scott Allen officiating. Interment was in Freedom Cemetery, Columbia.

Ronnie Wayne Roy

Ronnie Wayne Loy, 77, Jamestown, passed away Tuesday, October 13, 2026, at the Jean Waddle Care Center, Somerset.

Funeral services were held 2:00 pm Sunday, October 18, 2026, at Solid Rock Full Gospel Church, with Brother Wayne Keith and Brother Brayden Smith officiating. Burial followed in Dixon Cemetery with full military honors by the DAV Chapter 51.

Donations may be made to the Dixon Cemetery Fund, c/o Mickey Garner, 831 Hwy 1058, Jamestown, KY 42629.

Bernard Funeral Home was in charge of the arrangements. An online guestbook is available at www.bernardfuneralhome.com.

Christopher Shane Dick

Christopher Shane Dick, 52, Russell Springs, passed away Monday, October 12, 2026, at his residence.

Funeral services were held 12:00 pm Thursday, October 15, 2026, at Wilson Funeral Home, with Bro. Garlin Wilson officiating. Interment was in the Wilkerson Cemetery, Russell Springs.

Christopher William Bryant

Christopher William Bryant, 62, Russell Springs, passed away Friday, October 16, 2026, at his home.

Funeral services were held 1:00 pm Tuesday, October 20, 2026, at Bernard Funeral Home, with Brother Kenny Kimbler officiating. Burial followed in Blair Cemetery.

An online guestbook is available at www.bernardfuneralhome.com



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Financial Advisor

Inflation-fighting strategies for retirees

At different times, inflation may be high or low, but, except in those rare periods of deflation, it’s always with us. During your working years, when you may receive boosts in your salary, you at least have the potential to keep up with inflation — but what happens when you retire? As a retiree, what can you do to cope with the rising cost of living?

Here are a few suggestions:

Keep some growth potential in your investment portfolio. During your retirement years, you may want to move your portfolio toward a somewhat more conservative approach by owning investments that offer significant protection of principal. However, these same investments offer little in the way of growth, which means they are susceptible to inflation. Consequently, you’ll also need to own a reasonable amount in growth-oriented investments, such as stocks and stock-based securities. Of course, these investments will fluctuate in value as the financial markets move up and down, but by owning some more conservative investments, you can reduce the overall impact of market volatility on your portfolio.

Consider inflation-adjusted bonds. You might want to consider Treasury Inflation-Protected Securities (TIPS), which are indexed to the Consumer Price Index, so the principal increases with inflation (and decreases with deflation). Another inflation-adjusted Treasury security is the I bond, which differs from TIPS in that the principal doesn’t change but the interest rate does, every six months, based on a combination of a fixed interest rate and the inflation rate. Like all investments, though, TIPS and I bonds have various features and risks of which you

should be aware before investing.

Delay taking Social Security. You can start collecting Social Security benefits at 62, but your monthly checks will be much bigger if you wait until your full retirement age, likely between 66 and 67. You would receive the maximum amount if you waited until 70 before collecting. Of course, if you need the money to help support your retirement, you may not be able to afford to wait, but if you can, your bigger checks can be a big help against inflation.

Don’t hold too much cash. During your working years, it’s a good idea to have an emergency fund containing several months’ worth of living expenses in liquid, low-risk accounts. And when you’re retired, you might want to have up to year’s worth of expenses in such a fund. But be careful about holding too much cash, as it will lose purchasing power each year due to inflation. Instead, when keeping cash, seek the “Goldilocks” solution — not too little, not too much, but just the right amount.

Think about extending your employment. If you like what you do, you might want to consider working a few years longer than you had originally intended. Not only will you be bringing in more income, but you could also continue to contribute to retirement accounts, including your IRA and 401(k). Even if you don’t want to continue working full time, you could do some part-time work or consulting. Any earned income you bring in can help in your fight against inflation.

You can’t control the cost of living, but by making some of the moves described above, you can help yourself mount a defense against the effects of inflation during your retirement years.

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

The Times Journal News Staff



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