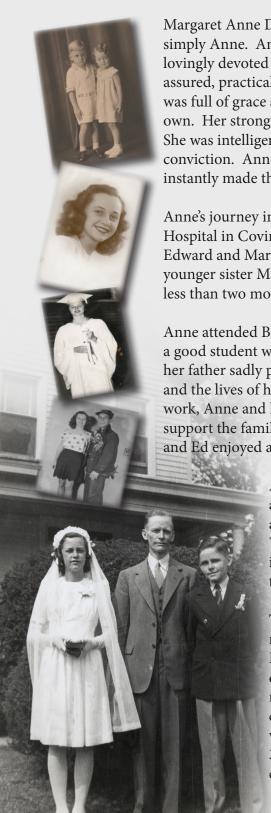


CELEBRATING THE LIFE AND LOVE OF Anne D. Locke

September 3, 1929 - March 21, 2025



Margaret Anne Dodd, her given name at birth, quickly gave way to simply Anne. Anne was an elegant, classy, and kind woman who was lovingly devoted to her husband and family. She was determined, self-assured, practical, resourceful, courageous, and led by example. Anne was full of grace and truly selfless, placing others' needs in front of her own. Her strong faith guided her. She exuded elegance and grace. She was intelligent and proper, and carried herself with dignity and conviction. Anne rose to meet challenges. Her sweet, loving presence instantly made those around her feel comfortable.

Anne's journey in this life began on September 3, 1929, at St. Elizabeth Hospital in Covington, Kentucky. She was the middle child born to Edward and Mary Lee Dodd, with an older brother Ed, and later, a younger sister Marian. A child of the Great Depression, Anne was born less than two months before the Great Wall Street Crash of October 1929.

Anne attended Blessed Sacrament School through the 8th grade. She was a good student who enjoyed school and made friends easily. At age 13, her father sadly passed away, which had a profound impact on her life and the lives of her family members. As soon as they were old enough to work, Anne and her brother Ed pitched in, working to help their mom support the family. From an early age and for the rest of their lives, Anne and Ed enjoyed a very close relationship.

Anne attended Saint Henry High School and was a cheerleader, graduating in 1947. Her superlative academic performance earned her a scholarship to Villa Madonna College, but after graduation, she chose instead to take a position at Procter & Gamble in order to help provide for her family.

Through mutual friends during high school, Anne met the man who was to become the love of her life, Eugene Locke. She asked Gene to a Sadie Hawkins' dance for their first date, and the rest is history! Anne remembered that early in their courtship, they played croquet in Gene's parent's backyard in Erlanger. The two were married at Blessed Sacrament Church on February 3, 1951, with all their family and friends gathered in celebration.

Ed remembers he and his wife Ann spending some warm evenings at Coney Island's Moonlight Gardens with Anne and Gene after taking a ride on the Island Queen from Cincinnati.

Not long after they were married, Gene was drafted into the Army and proudly served for four years in the Army Corps of Engineers. He was among the fortunate half of the alphabet who were destined for Germany for the occupation, rather than going to Korea for combat. The young couple left family and friends and headed off to Fort Leonard Wood Missouri for Gene's training. After Gene shipped out for his post, Anne soon followed him to Germany. They experienced a whole

new world, culture, and language in post-war Germany. During Gene's leave from duty, the couple had the opportunity to visit destinations all over Europe. Some of their favorite destinations for future trips were visited during Gene's tour of service in Germany. Anne became a lifelong friend of Marianne Meier, whose mother rented a room in her Landstuhl home to Anne while she and Gene

lived in Germany. The two friends wrote, called, and visited each other's homes for the rest of their lives. Anne was proud of her volunteer service with the Grey Ladies, a group of Red Cross volunteers who worked in hospitals, healthcare facilities, and private homes.

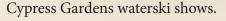
Anne had a keen sense of fashion and was always dressed to the nines in clothes that she had either made or sought out. She was an accomplished seamstress capable of making most anything to which she put her mind, and always achieving superlative results. She even pursued upholstery, when her furniture needed refreshing. When her mom was older, Anne helped her with her quilting and embroidery.

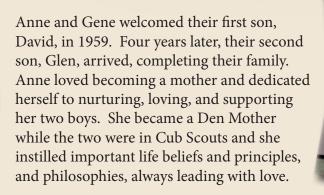


Not long after Gene and
Anne's arrival home from
Europe, they bought a boat
and enjoyed boating on the
Ohio River, at Williamstown
Lake, and especially Lake
Cumberland. While Anne was
prim and proper, she could
also bait her own line, unhook
her catch, and clean and cook
fish. Together from their boat
they swam, fished, skied, and
camped, beginning a Locke
family tradition that continues



to this day, three generations on. Anne was an accomplished water skier and worked to emulate the moves of the skiers she saw in Florida at the





Anne always led by example and mentored the boys with suggestions of what she would do in a given situation rather than demand certain behaviors without explanation. Proper manners and restrained behavior were expected. Social acumen was taught through words and examples.

Like her mother, Anne was an excellent cook and baker. There were good home-cooked meals every evening, and Anne enjoyed hosting family gatherings. She was known for her yeast rolls, coffee cake, and a delicious frozen fruit salad that she made especially for her brother. Later, she perfected a three-layer carrot cake with cream cheese frosting that became the favorite at birthday celebrations.









