

# Obituaries



**Cecilia Dixon**  
Cecilia Dixon, age 67, of Jakin, Georgia, passed away Thursday, January 7, 2021 at

South Georgia Medical Center in Valdosta, GA. Graveside services for Mrs. Dixon were held on Tuesday, January 12 at 2:00 p.m. at Jakin City Cemetery with Rev. Robbie Shepherd officiating. Serving as active pallbearers were Buster, Joey, Jackson, Eli, Sadler, J.P., and Jim. Due to the ongoing concerns regarding the COVID-19 pandemic, it was asked that masks be worn and safe social distancing be practiced.

Mrs. Dixon was born in

Port St. Joe, FL on July 22, 1953 to Edgar and Edna Strange. She worked at Georgia Community Bank as the head teller and enjoyed the people she worked with. She also enjoyed camping with family, trips to the beach, and catching fish. Her greatest enjoyment was spending time with her family and friends whom she loved dearly. Her grandchildren were her pride and joy. She leaves to cherish her memory, her husband, Steve Dixon; her children, Bess

Day, Jena (Kevin) Naramore; her grandchildren, Emma and Ella Naramore and Zoe Floyd; her brother, Quinene (Charlotte) Cushing; and her sister, Linda Barwick. She is also survived by several nieces and nephews. Mrs. Dixon is preceded in death by her parents, Edgar and Edna Strange; her brother, Dalbert Strange; and her best friend, Kathy Medley. Arrangements entrusted to Evans-Skipper Funeral Home.

**Dorothy Adams Ham**  
Dorothy Adams Ham, age 89, of Cowarts, Alabama passed away Thursday, January 7, 2021 in Enterprise, AL. Born October 24, 1931 in Seminole County, GA to the late Claude S. Adams and Carrie Boyd Adams, Dorothy was a long time member of Cowarts Creek Freewill Baptist Church. She

will be remembered for her work ethic; she worked on the family dairy farm growing up. She also worked for over 30 years as a Registered Nurse starting at Moody Hospital and then moving to Southeast Alabama Medical Center where she was lovingly called "Miss Dot" by her coworkers. In addition to her parents,

she was preceded in death by her husband, Ret. Sgt. Eceal Ham; her sisters, Marjorie Burke, Pearl Smith, and Claudette Landwehrman; and her beloved dogs, Pete and Bo. She is survived by her sons, Claude Ham (Kim), Alan Ham, and Henry Ham (Diane); seven grandchildren and 13 great-grandchildren;

several nieces, nephews, other relatives and friends. Funeral services were held at 2:30 p.m., Sunday, January 10 at Ward Wilson Funeral Home with Reverend Wayne Parker officiating. In lieu of flowers, the family requests that contributions be made to Love in Action Ministries, 279 W Main Street, Dothan, AL 36301.



**John P. Hutchins Jr.**  
Tallahassee - John Paul Hutchins Jr., 73, died Thursday, January 7, 2021. A graveside service was held at 11 a.m. Tuesday, January 12 at St. John Church Cemetery in Donalsonville, Georgia. Viewing was from 12 p.m. to 6 p.m. Monday, January 11 at Strong & Jones Funeral Home. Born in Donalsonville

on February 3, 1947, he was the oldest of four children born to the now late John P. Hutchins, Sr. and Ellafair Bowers Hutchins. He was a supervisor at Bainbridge Mills in Bainbridge, Georgia, for many years. Survivors include his wife of 49 years, Pinkie Hutchins; three sons, Attorney John Paul Hutchins III (Angelique), Juan

Hutchins (Remy) and Jonathan Hutchins (Nacia); one brother, Harry Hutchins; two sisters, Everlena Hutchins and Ella Moore (Donald); six grandchildren, and a host of other relatives and friends.



**Carol Pickett Rodgers Pitts**  
Carol Pickett Rodgers Pitts, age 80, of Donalsonville, Georgia, passed away Sunday afternoon, January 10, 2021 at her residence.

Graveside services for Mrs. Pitts will be held on Thursday afternoon, January 14 at 2:00 p.m. at Spring Creek Baptist Church Cemetery with Rev. Brian Hatchett officiating. Interment will immediately follow the service. Visitation will be held 30 minutes prior to the service at the graveside at 1:30 p.m. In lieu of flowers, the family requests memorial contributions to Spring Creek Baptist Church, 2635 Hwy 253, Donalsonville, GA 39845 or to the Alzheimer's Association, PO Box 96011, Washington, DC 20090. Due to the ongoing concerns regarding

the COVID-19 pandemic, it was asked that masks worn and safe social distancing be practiced. Mrs. Pitts was born in Columbia, KY on January 31, 1940 to Fred Rodgers and Lonie Pickett Rodgers. She was a retired Registered Nurse and a member of Spring Creek Baptist Church. She is survived by her children, Courtney Pitts Waddell and her husband Don of Macon, GA, Calonie Rene Pitts of Tallahassee, FL, Clayton Bryan Pitts and his wife Julie of Thomasville, GA, Hollis Grant Pitts of Gainesville, FL, Allen Timo-

thy Pitts and his wife Karen of Marietta, GA; and her grandchildren, Misty Sellars of Jacksonville, FL, Jonsie Pitts and his wife Carolyn of Powder Springs, GA, Avery Pitts of Atlanta, GA and Marie Pitts of Thomasville, GA. Mrs. Pitts was preceded in death by her husband, Hollis Clayton Pitts, Jr; her parents, Fred and Lonie Pickett Rodgers; her brothers, Coakley Rodgers and Cantrell Rodgers; as well as her sisters, Ruby Blair, Julia Hancock, Cecelia Shaw, and Gerlene Sorrell. Arrangements entrusted to Evans-Skipper Funeral Home.



**Christine Temples Pongerayter**  
Christine Temples Pong-

erayter, age 68, of Northport, Alabama, passed away Thursday, January 7, 2021 at her residence. A graveside service was held on Sunday, January 10 at 3:00 p.m. at Friendship Memorial Gardens in Donalsonville, with Pastors Tony Mahathey and Gary Smith officiating. Mrs. Pongerayter was born in Blakely, GA on June 22, 1952 to Henry Temples and Evelyn Jones Temples. She received a Master's degree in Education and was a reading specialist. She was

a retired teacher, teaching kindergarten and first grade for more than 40 years in the Seminole County, GA and Tuscaloosa County, AL school systems. She also taught the GED program in Seminole County, GA for over fifteen years. She was also a member of the Seminole County Junior Women Club for over twenty years and a member of Life Point Church of God. She leaves to cherish her memory, her husband, Mike Pongerayter; her son, Brad Williams; her daughter, Tara

Reaves; her grandchildren, Forest Pate, Anna Reaves, Emma Grace Reaves, and Brinley Kate Williams; her sisters, Katie Rogers (Roy), Lannie Grant, Becky Thomas (Alan); her brother, Paul Temples (Lajuanna); her four grandchildren and numerous nieces and nephews. Mrs. Pongerayter was preceded in death by her parents, Henry Temples and Evelyn Jones Temples. Arrangements entrusted to Evans-Skipper Funeral Home.



**Jim Wade Swanner**  
Jim Wade Swanner, age 67, of Donalsonville, Georgia, passed away Tuesday morning, January 12, 2021 at Miller County Hospital. Graveside services for

Mr. Swanner will be held on Saturday, January 16 at 2:00 p.m. at Corinth Freewill Baptist Church Cemetery with Rev. Slade Alday officiating. Interment will immediately follow the service with David Fain, Ricky King, Wayne Dozier, Greg Eubanks, Dave Roberts, Steve Whittaker, and Chuck Geeslin serving as active pallbearers. The family will receive friends 30 minutes prior to the service at 1:30 p.m. at the graveside. In lieu of flowers, the family requests memorial contributions be made to the National Kidney Foundation Finance Department, 30 East 33rd St., New York, NY 10016 or to the Decatur

County Humane Society, 1250 Cox Ave., Bainbridge, GA 39819. Due to the ongoing concerns regarding the COVID-19 pandemic, it is asked that masks be worn and safe social distancing be practiced. Mr. Swanner was born in Donalsonville on May 2, 1953 to James and Bonnie Ruth Mitchell Swanner. He was self-employed in custom application of fertilizer. He enjoyed fishing and being outdoors and was always busy doing something. Jim was an avid Georgia Bulldogs fan and enjoyed spending time with friends. He leaves to cherish his memory, his wife, Joy Swan-

ner of Donalsonville; his sister, Brenda Taw and her husband Jimmy of Valdosta, GA; his nieces and nephews, Shannon Zapf, Leanne Holley, Justin Holley, Carol Glover, and Beth Wallace; as well as numerous great nieces and great nephews. Jim is also survived by his beloved pets, Tiffany, Whitney, and Timmy. Mr. Swanner was preceded in death by his parents, James and Bonnie Ruth Mitchell Swanner, as well as his father-in-law and mother-in-law, Jessie and Robbie Holley. Arrangements entrusted to Evans-Skipper Funeral Home.

## Financial Focus

# Retirement Blind Spots

**Some life and financial factors that can sometimes be overlooked**

We all have our "blue sky" visions of the way retirement should be, yet our futures may unfold in ways we do not predict. So, as you think about your "second act," you may want to consider some life and financial factors that can suddenly arise.

You may end up retiring earlier than you expect. If you leave the workforce at "full" retirement age (FRA), which is 67 for those born in 1960 and later, you may be eligible to claim "full" Social Security benefits. Working until 67 may be worthwhile because it will reduce your monthly Social Security benefits if you claim them between age 62 and your FRA.<sup>1</sup>

Now, do most Americans retire at 67? Not according to the annual survey from the Employee Benefit Research Institute (EBRI).

In EBRI's 2020 Retirement Confidence Survey, 16% of pre-retirees expected to retire between ages 66-69, and 31% thought they would retire at age 70 or later. The reality is different. In surveying current retirees, EBRI found that only 6% had worked into their seventies. In fact, 70% percent of them had left work before age 65, and 33% had retired before age 60.<sup>2</sup>

You may see retirement as an extension of the present rather than the future. This is only natural, as we all live in the present – but the future will arrive. The costs you have to shoulder later in retirement may exceed those at the start of retirement. As you may be retired for 20 or 30 years, it is wise to take a long-term view of things. You may have a health insurance gap. If you retire before age 65, what do you do about health coverage? You may shoulder 100% of the cost.

Looking forward, you may need extended care, and it seems to get more expensive each year. Wealthy households may be able to "self-insure" against extended care, but many other households struggle. In Genworth's 2020 Cost of Care Survey, the median monthly cost of a semi-private room in a nursing home is \$7,738. In California, it is \$9,023; in Florida, \$8,803.<sup>3</sup>

Suppose you become disabled or seriously ill, and working is out of the question. How do you make ends meet? Age may catch up to you sooner rather than later. You may stay fit, active, and mentally sharp for decades to come, but if you become mentally or physically infirm, you need to find people to trust to manage your finances. You could be alone one day. As anyone who has ever lived alone realizes, a single person does not simply live on 50% of a couple's income. Keeping up a house, or even a condo, can be tough when you are elderly. Driving can be a concern. If your spouse or partner is absent, will there be someone to help you in the future? These are some of the blind spots that can surprise us in retirement. They may quickly affect our money and quality of life. If you age with an awareness of them, you may have the opportunity to manage the outcome better.

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### Citations

1. Social Security Administration, December 1, 2020
2. Employee Benefit Research Institute, December 1, 2020
3. Genworth Cost of Care Survey, March 30, 2020

## Obituary Policy

Obituaries published in the *Donalsonville News* are accepted only through established funeral homes, crematories and verifiable out-of-town sources. Standard obituaries of no more than 300 words are published along with a one-column photograph for \$30. Expanded obituaries will be charged \$30 plus \$5.50 per

column inch for space used to accommodate additional words over 300. Death notices, not to exceed three column inches, are published free of charge. The *Donalsonville News* is a weekly, Thursday publication. The deadline for submission is 5 p.m. on Monday.

