

Have a safe and happy Thanksgiving!

"Don't get discouraged and give up, for we will reap a harvest of blessing at the appropriate time."

- Galatians 6:9

Obituaries



Ronald "Ron" Martin

Ronald "Ron" Martin, age 86, of Greenwood, FL, passed away Thursday, November 18, 2021 at Flowers Hospital in Dothan, AL.

A memorial service will be held on Saturday, No-

ember 27 at Circle Hill Baptist Church in Two Egg, FL at 10:30 a.m. CST with John Holley officiating. The family will hold a memorial service and interment in the Spring of 2022 in Ballston Spa, NY.

Mr. Martin was born in Marys Town Placentia Bay Newfoundland Canada on May 12, 1935 to Jerome and Anna Andrus Martin. He served in the United States Army. Beginning in 1971, Mr. Martin started the "ball rolling" so to speak on founding the All American Rodeo Company and this company began operation in 1972. With this company, Mr. Martin and his

wife, Kathy and sons Wayne and Leo traveled all over, bringing the excitement of rodeo to many communities including our own Seminole County. For many years, Ron wintered the rodeo stock here in Seminole County. He was not only the owner of the All American Rodeo Company but also Double M Western Store, Double M Tack and Feed, and Double M Haunted Hayrides in Ballston Spa, NY. As he began to think about retiring, he and his wife Kathy bought property and made their own ranch in Two Egg, FL. Mr. Martin was a longtime employee and friend of Seminole

Stockyard. He and his wife Kathy were married for 61 years, and he was a member of Circle Hill Baptist Church.

Mr. Martin leaves to cherish his memory, his wife of 61 years, Kathy Martin of Greenwood, FL; his sons, Wayne Martin and Cindy of Ashford, AL and Leo Martin and wife Jennifer of Ballston Spa, NY; his sister, Mickie Shoemaker of Newark, OH; and his grandchildren, Jessica Martin, Clayton Martin, and Maxwell Martin.

He was preceded in death by his parents and his son, John Martin.

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November 25, 2021



Terry Duane Tate

Terry Duane Tate, 55, of Bainbridge, GA, passed away Saturday, November 20, 2021.

The graveside funeral service was held at 11:00 a.m. on Tuesday, November 23 at Calvary Assembly of God Cemetery with Pastor

Phillip Kirkland and Pastor Ritchie Vaughn officiating.

The family received friends immediately following the service. Online visitors may sign the guest register at www.bryantfuneralga.com. Memorial donations may be made to Bainbridge-Decatur County Humane Society, 1250 Cox Avenue, Bainbridge, GA 39819.

Terry Duane Tate was born June 17, 1966, in Atlanta, GA, the son of James Terry Tate and Helen Merikson Tate. He was a graduate of Bainbridge High School, Class of 1985. Terry proudly served his country in the United States Army and later worked as the maintenance director at the Decatur County Industrial Air Park.

Terry never met a stranger and was often described as a clown and life of the party. He enjoyed having a good time and spent many hours at Blue Hole on Spring Creek. Driving a truck, restoring cast iron and tinkering were things he did best. Terry was one who could take something completely apart AND get it back together with at least most of the parts in place. He believed in tough love splashed with a little grace and adventure.

Survivors include his children, Kacey Michelle Tate of Cairo, GA, Derry Johnathan Tate and Kerri Ann Tate, both of Mt. Pleasant; his grandchildren, Jaxon Duane Purvis and Kason

James Purvis; his parents, Helen and Gary Nichols; his siblings, Kimberly Tate (Jack) Newberry of Iron City, Stephen (Shanna) Nichols of Reynoldsville, Ryan (Paula) Nichols of Ft. Benning, Jonathan Nichols of Colquitt, and Chris (Tiffany) Nichols of San Diego, CA; his faithful canine companion, Trooper; and a host of extended family.

Terry was preceded in death by his father, his maternal and paternal grandparents, and his dog, Midget. Bryant Funeral Home, located at 105 N. Florida Street, is assisting the family with arrangements. (229-246-3321)

Donalsonville News
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Coping with grief during the holiday season

"Who's going to carve the turkey this year? Grandpa always did it ..."

"I don't have the energy or desire to shop, decorate or visit others this Christmas."

"I just want to erase Chanukah this year. I'll just feel too empty without my husband to celebrate."

Thanksgiving, Christmas, Chanukah, Ramadan, Kwanza and New Year's Day can be a very difficult holidays for people who have experienced the death of a loved one.

Memories serve as constant reminders of loss. Watching others celebrate can be painful and overwhelming. Particularly in the first year after a death, survivors must learn how to develop new holiday rituals and traditions.

The first step in coping with grief at the holidays is to acknowledge that the first holiday season is difficult. You can prepare for it by making specific plans and obtaining the support you need. Remember too, that sometimes anticipation of a holiday can be more difficult than the day itself.

Some tips for coping with grief at the holidays

Set realistic expectations for yourself. Remind yourself that this year is different. Decide if you can still handle past responsibilities and expectations. Examine the tasks and events of celebrating and ask yourself if you want to continue them. Accept others' offers to cook, shop, decorate, etc. Consider shopping by phone, Internet or catalog this year if you feel a need to avoid crowds or memories.

Surround yourself with people who love and sup-



"What we have once enjoyed and deeply loved we can never lose, for all that we love deeply becomes a part of us."

- Helen Keller

port you. Share your plans with family and friends and let them know of changes in holiday routines. Memories can sometimes be a source of comfort to the bereaved, so share them by telling stories and looking at photo albums.

Despite the temptation, try to avoid "canceling" the holiday. It is OK to avoid some circumstances that you don't feel ready to handle, but don't isolate yourself. Make some time for solitude, remembering and grieving, but balance it with planned social activities.

Allow yourself to feel joy, sadness, anger – allow yourself to grieve. It is important to recognize that every family member has his/her own unique grief experience. No one way is right or wrong. Experiencing joy and laughter during a time of grief does not mean you have forgotten your loved one.

Draw comfort from doing for others. Consider giving a donation or gift in memory of you loved one. Invite a guest who might otherwise be alone for the holidays. Adopt a needy family during the holiday season.

Take care of yourself. Avoid using alcohol to self-

medicate your mood. Try to avoid the hustle and bustle of the holiday season. Physical exercise is often an antidote for depression. Writing in a journal can be a good outlet for your grief. Give yourself permission to buy something frivolous and indulgent, just because.

Create a new tradition or ritual that accommodates your current situation. Some people find comfort by honoring traditions, while others find them unbearably painful. Discuss with your family the activities you want to include or exclude this year. Some examples of new rituals and traditions include:

Announce beforehand that someone different will carve the turkey.

Create a memory box. Fill it with photos of your loved one or memory notes from family members and friends. Ask young children to contribute drawings in the memory box.

Make a decorative quilt using favorite colors, symbols, images or pieces of clothing/fabric that remind you of the person who died.

Light a candle in honor of your loved one.

Put a bouquet of flowers on your holiday table in

memory of your loved one.

Visit the cemetery and decorate the memorial site.

Have a moment of silence during a holiday toast to honor your loved one.

Place a commemorative ornament on the Christmas tree.

Dedicate one of the Chanukah candles in memory of your loved one.

Write a poem about your loved one and read it during a holiday ritual.

Play your loved one's favorite music or favorite game.

Plan a meal with your loved ones' favorite foods.

The most important thing to remember is there is no right or wrong way to celebrate the holiday season after the death of a loved one. The best coping mechanism for the first holiday season is to plan ahead, get support from others and take it easy.

Books on grief and the holidays

James Miller, *How Will I Get Through the Holidays? Twelve Ideas for Those Whose Loved One Has Died*
Drs. Clarence Tucker and Cliff Davis, *Holiday Blues—A Self-Help Manual on Grief Through the Holidays*

Article reprinted from vistas.com

Financial Focus

What to know about early IRA withdrawals

While you're working, you may be contributing to an individual retirement account (IRA), which can provide a tax-advantaged way to save for your future. So, is it ever a good idea to tap into your IRA before you retire?

Ideally, you should leave this account intact until your retirement. After all, you could spend two or more decades in retirement, so you'll need a lot of financial resources. Still, life is unpredictable, so there may be times you'll consider taking money from your IRA. You'll need to be aware, though, that if you withdraw funds before you turn 59½, you will generally trigger a 10% penalty. Plus, you'll be taxed on whatever you take out, thereby losing, at least in part, the benefits of tax-deferred earnings offered by a traditional IRA. (With a Roth IRA, you can withdraw your contributions free of taxes and penalties, but the earnings may be taxed and penalized if you take them out before you're 59½.)

If you need to withdraw funds from your IRA before you're 59½, you may be able to avoid the 10% early withdrawal penalty if you meet an exception, such as one of these:

Paying for college – You are allowed to take penalty-free withdrawals to pay for tuition and other qualified higher education expenses for you, your spouse, children or grandchildren. However, since the withdrawals may be considered taxable income, they could reduce the student's eligibility for financial aid.

Buying a first home – You and your spouse can each withdraw up to \$10,000 from your respective IRAs to buy your first home. To qualify as a first-time homebuyer, you (and your spouse) need to have not owned a home for the two years preceding your home purchase.

Having a child – Following the birth or adoption of a child, you and your coparent can each withdraw up to \$5,000 from your respective IRA without paying the

10% penalty.

Covering medical expenses – You may be able to avoid the early withdrawal penalty if you use the money to pay for unreimbursed medical expenses (for you, your spouse or dependents) that exceed 7.5% of your adjusted gross income. You may also qualify to take a withdrawal without penalty to pay for health insurance premiums if you are unemployed. In the case of a disability, the 10% early withdrawal penalty also may not apply.

These aren't the only exceptions to the 10% withdrawal penalty, but they do cover many of the common reasons that people may consider an early withdrawal from their IRAs. And if you do need to take an early withdrawal, consult with your tax advisor to determine your eligibility for avoiding the 10% penalty.

Keep in mind, though, that you do have ways to potentially reduce the necessity of withdrawing from your IRA early. One proven technique is to build an emergency fund containing at least three to six months' worth of living expenses, with the money kept in a liquid account. You might also consider opening a line of credit. A financial professional can help you explore other options, as well.

Ultimately, if you can leave your IRA intact until you retire, you'll be helping yourself greatly. But if you do need to tap into your account early, at least be familiar with the possible drawbacks – and how you might avoid them.

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

Edward Jones, Member SIPC

Edward Jones

Happy Thanksgiving



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Donalsonville News Obituary Policy:

Obituaries published in the *Donalsonville News* are accepted only through established funeral homes, crematories and verifiable out-of-town sources. Death notices,

not to exceed three column inches, are published free of charge. 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.

The *Donalsonville News* is a weekly, Thursday publication. The deadline for submission is 5 p.m. on Monday.