



## Gerald Ragland Payne

February 11, 1927 - February 25, 2026

Funeral services for Gerald Ragland Payne, 99, of Gilmer, Texas, will be held at 3:00 pm, Saturday, February 28, 2026, in the Chapel of McWhorter Funeral Home. Interment will follow at Sunset Memorial Park. The family will receive friends at 2:00 pm, prior to the service.

Gerald was born on February 11, 1927, in Gilmer, Texas, to Frank Brady Payne and Minnie Lee Rials Payne, and passed from this life on February 25, 2026, in Gilmer, Texas. Gerald proudly served our country in the United States Navy. He married Joyce Elaine Duncan on April 12, 1952, in Texarkana, Arkansas.

Gerald lived life to the fullest and enjoyed talking about his many life experiences and adventures. He lived in the Bettie community from birth until he joined the United States Navy at the age of seventeen. His early years fell during the Great Depression, when times were extremely hard.

Gerald spoke of those days in a story he wrote titled "Surviving the Depression." He stated that during this time, many people were unemployed and on the verge of poverty. His family was lucky in that his father had a job working for a well-known local businessman in Gilmer, J.R. Penn, earning \$1 a day, five days a week. He spoke fondly of his mother's ability to stretch their grocery dollars to feed the family. A favorite meal was prepared on Fridays

when Gerald would be sent to Charlie Tuel's grocery store in town to buy .25 cents worth of bologna, which was a large quantity at that time. His mother would cook two pans of huge biscuits, fry the bologna, and make red-eye gravy with the drippings. On those days, the family had all the food they wanted during the meal.

During Gerald's childhood, his favorite, faithful companion was a rust-colored part Chow dog that he named Scrappy. The boy and his smart dog were inseparable, with Scrappy learning to do numerous helpful tasks.

Those days of his youth remained in Gerald's memory as the most wonderful, adventurous times a boy could have. He always said that his parents gave him a great gift, the freedom to explore and create his own world. He had a life that would put Tom Sawyer's life to shame.

Gerald joined the United States Navy at the age of seventeen and was sent to San Diego, California, in July of 1945. He completed Radio school and learned Morse Code. While awaiting orders to ship out to the war zone, he spent 6 hours each day and night copying coded messages. At one point, he received a message regarding a brilliant flash of light in the New Mexico desert. A few days later, he learned that the USA had dropped a single atomic bomb on a Japanese city, Hiroshima, with devastating results, and that it might signal the end of the war. He later learned that the flash seen in New Mexico and reported on his radio was the early morning test of the first atomic bomb.

Memorable moments of Gerald's military journey began while on the troop train headed for boot camp. As the train traveled mile after mile farther away from home, he was enthralled by the landscapes he viewed, from the Texas high plains to mountainous regions of Colorado. Gerald promised himself that if he survived the war, one day he would return to those majestic mountains, a promise that would be kept, when he took his bride there on their honeymoon.

When Gerald returned to Gilmer, following his military service, he met 16-year-old Joyce Duncan. With the blessing of her family, especially her brother, Bob, he married Joyce on April 12, 1952, and thus began a life story that the couple referred to as “a love for the ages”. They were married 74 years and raised three children while leading an adventurous life that stretched from East Texas to Pagosa Springs, Colorado.

Gerald worked for General Electric in Dallas for thirty-two and a half years, retiring at the age of fifty-five. During their years in Dallas, the Paynes made many trips back and forth from Dallas to East Texas. Wanting their children to experience life as they knew it during their childhoods, they bought land for a ranch in the Bettie community near Gilmer in 1972 and had a house built there. They logged many miles on two-lane Highway 80 in an un-airconditioned 1965 Chevy pickup truck loaded with kids, farm tools, furniture, etc. It was a blessing to be able to share some of the freedoms of country life with their children.

Upon Gerald’s retirement in 1983, and their children now grown, the Paynes sold their Dallas home and moved to the ranch house they had built near their hometown of Gilmer. But their plans to live there full-time soon changed.

Gerald felt the pull of the cooler climate of the Pagosa Springs area, where he and Joyce had honeymooned many years before. While on their honeymoon, the couple had vowed to return and spend more time in this spectacular country. So, they packed up and made their way into the high country of the Weminuche Wilderness outside of Pagosa Springs. There they stayed in a cabin/travel trailer conversion several months out of the year, even spending winters there. With few people around, the couple snowmobiled and explored the magical back country. Summers and fall were spent hiking the wilderness trails, including several times to the summit of the Continental Divide, with some backpacking trips lasting 30 days. In the fall, they enjoyed hunting

grouse.

In 1992, Gerald and Joyce found their dream home, a 2-story red cedar home in the Fairfield Community near downtown Pagosa Springs with magnificent mountain views. They stayed in that home nine months out of each year for 10 years. They learned to downhill ski and enjoyed spending time on their deck under the stars that seemed so close. During these years, the couple learned to swing dance, which led to a life-long passion for travel and dancing. They became known as the “Two-Steppin’ Twosome from Gilmer” and were featured in Texas Highways magazine, the Wichita Falls Times, the Gilmer Mirror, and other publications.

Finally, in 1999, the couple sold their mountain home and returned full time to live on their ranch in Upshur County in the Bettie Community. They lived on 170 beautiful acres of rolling hills, green pastures, and timber. 22,000 pine seedlings they had planted by hand back in 1993-94 now tower 40 to 60 feet tall, a wonderful legacy for posterity. Gerald and Joyce loved their walks through the forest, listening to the wind in the whispering pines.

They were finally able to have the garden Joyce had dreamed of, and at the age of ninety-one, Gerald single-handedly built an eight-foot-tall fence to keep the hogs, deer, and coyotes out of the garden.

Gerald and Joyce continued to travel all over the south, dancing at Western Swing events and attending dance festivals. They participated in the Canton Valentine Party and Canton Honky-tonk Party along with dancing on the square at the Yamboree. They even made a trip to Nashville, Tennessee to dance at the Wild Horse Saloon.

Gerald felt that he and Joyce had been blessed in many ways. His hard work, long hours, and discipline made way for his early retirement, giving them the opportunity to enjoy the years of travel and dance. Joyce credits Gerald for his

dedication, loyalty, and love over the many years they had together. The couple felt fortunate to live in the beauty of East Texas and be good stewards of their place in God's world for the moments of their time on earth.

Those left to cherish his memory are his wife, Joyce Payne; son, Robert E. Payne and wife, Candy; daughter, Viki Linn Graham; sister, Ray Nell Payne Bustin; sisters-in-law, Delores Bauer, Nancy Jane McGill, Linda Nell Duncan, and Nancy Lee Duncan; brother-in-law, James Duncan, and wife, Lynne; grandchildren, Micah Graham, Kristin Graham, Alex Payne and Allison Payne; great grandchildren, Roman, Oliver, and Charlotte Sage; special friend, Pat McPeek; and numerous nieces and nephews.

He was preceded in death by his parents, Frank and Minnie Lee Payne, and his son, Ronnie Glen Payne; brothers, Douglas Payne, and Billy Joe Payne; brothers-in-law, J. O. Duncan, Robert L. Duncan, Jack A. Duncan, and Joe David Duncan; and sister-in-law, Carole Jean Duncan.

Pallbearers will be Alex Payne, Bobby Humphrey, Johnathon Humphrey, Gary Corley, Derek Duncan, Darren Duncan, Baren Bustin, and David Payne.

Honorary pallbearers will be Mike Terry, Mike Tefteller, Todd Parish, Bob McPeek, Ron McPeek, Arthur Merrill, Randy Duke, Gary Patterson, Kenneth Carroll, Mike Reardon, and Jim Fuller.

Please visit Gerald's online registration book at [www.mcwhorterfh.com](http://www.mcwhorterfh.com) to leave a memory for the family.

# Cemetery Details

## Sunset Memorial Park

1582 US Hwy 271 S  
Gilmer, TX 75645

# Previous Events

## Visitation

FEB 28. 2:00 PM - 3:00 PM (CT)

McWhorter Funeral Home  
1074 St. Hwy 300  
Gilmer, TX 75645  
(903) 734-7070  
info@mcwhorterfh.com  
<https://www.mcwhorterfh.com>

## Service

FEB 28. 3:00 PM (CT)

McWhorter Funeral Home  
1074 St. Hwy 300  
Gilmer, TX 75645  
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# Tribute Wall



“ 1 file added to the album *Gerald Payne Funeral Service*



McWhorter Funeral Home - February 28 at 06:46 PM



“ My family and I have known you two for a short time, but Gerald was very nice. He will be missed. I know him better by your your stories. I am so sorry for your loss...love and prayers. Big hugs Joyce.



Tina Maness - February 28 at 02:13 PM



“ 41 files added to the album *Life Tributes*



McWhorter Funeral Home - February 27 at 09:11 PM

KT

“ Kay Watkins, Fort Worth Texas lit a candle in memory of Gerald Ragland Payne



Kay Watkins, Fort Worth texas - February 27 at 11:36 AM

TC

“ Joyce, Bill and I are so sorry for your loss. God Bless you and your family. Tommie and Bill Crone

Tommie and Bill Crone - February 26 at 12:51 PM

RD

“ Joyce and family,  
In the walks of life, there comes a time of temporary parting, but in the plan of God. There is a time for happy reunions. Love is eternal. I pray 😊 God will comfort and strengthen you in this difficult time. Move forward in faith.  
Love. Ruby Denton



Ruby Denton - February 26 at 12:27 PM



“ Peaceful White Lilies Basket was purchased for the family of Gerald Ragland Payne.



February 26 at 10:55 AM

PM

“Joyce, I remember the first time I saw Gerald in his sea foam green convertible. WOW. We could go for months without seeing y'all and when we saw you it was like it had been yesterday. When the four of us retired and went to Colorado in the summers, Gerald taught us to hike the mountain trails and buy turquoise jewelry. Ron had a unique experience with Gerald one summer when Gerald took him mountain climbing. It was very high, fun going up, but not so fun coming down. Gerald was going down fast and Ron called to him don't leave me. So Gerald slowed down and assured Ron he was waiting on him. We have been best friends for 74 years and we will miss him very much. All our love to you, Joyce.

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**Pat McPeek** - February 25 at 07:43 PM