



Joe Fenner Rayl

August 1, 1928 - September 29, 2014

Joe F. Rayl was born on August 1, 1928 to Willis Duncan Rayl and Evia (Burgess) Rayl in Badcaw, Arkansas, and quietly passed away in Bolivar, Missouri on September 29, 2014 at Parkview Healthcare Facility.

Shortly after his birth, Joe and his family moved to Lakeworth, Texas. It was in Lakeworth that Joe graduated from high school and where he met some of his lifelong best friends. Joe excelled in high school athletics, and went on to SMU in Texas on a full football scholarship. The following year he transferred the scholarship to Austin College in Sherman, Texas, where he played football and majored in education with plans to become a coach.

While at Austin College he met a young local resident of Sherman by the name of Jane Totten, and they were married on December 6, 1953. Shortly after their marriage Joe joined the Navy, and was stationed at Great Lakes Naval Base where he was a physical training instructor. While preparing young soldiers who were on their way to Korea, Joe was also a player for the Great Lakes Blue Jackets Naval football team. He was proud to serve his country and often spoke fondly about his years at Great Lakes. While at Great

Lakes, Jane and Joe became parents when their son Davin was born.

After completing his Naval service, Joe, Jane and young Davin moved to Sherman, Texas. While in Sherman, Joe completed his degree from Austin College. From there the family moved to Durant, Oklahoma where Joe purchased a small oil company. After two years in Durant, Joe went to work for American Petrofina Oil Company and moved the family to Sedalia, Missouri. While living in Sedalia, Jane, Joe and Davin welcomed a daughter and sister, Jane Ann, to the family in 1958.

Joe and family moved to Bolivar, Missouri in the early 1960's where he purchased U-Save Oil Company, a petroleum distributorship which he owned and operated until 1984. In the late 1960's Joe purchased a small bank in Greenfield, Missouri and for the next forty years pursued his love of banking and building community banks throughout southwest Missouri. After selling his group of banks known as Southwest Bancshares in 1995, Joe's plan to retire couldn't stand the test of time. In 1996 he purchased Farmers State Bank of Schell City in Vernon County, Missouri and began building branches in the Bolivar and Lake Pomme de Terre communities. Farmers State Bank continues to operate today with five banking locations. In 1999 he was the principal incorporator, along with other investors, of the South Padre Bank in South Padre Island, Texas. The family's interest in South Padre Bank was sold in December 2013.

Joe was always proud to be a resident and supporter of Polk County and

surrounding communities. Joe and Jane's most visible local project is the Rayl Polk County Library, which they dedicated to the residents of the community and to the memory of their late son Davin in 1998. They were also organizers and investors in the Silo Ridge Golf & Country Club near Bolivar. Over the years Joe and Jane also gave generous support to the Humane Society, the Boys Scouts and the Republican Party.

Joe was preceded in death by his parents, his son Davin, his brother Allen, and his sister Juanita.

He is survived by his wife of 60 years, Jane, his daughter and son-in-law Jane Ann and Alan Murray, his grandsons and their wives Mathew and Michelle Murray and Oliver and Chauntelle Murray, his 2 great granddaughters Brooklyn Grace Murray and Lily Mae Murray. A great grandson Mathew Alexander Murray, his brother-in-law Wally Totten, a nephew Darrel Ashmore and his wife Karon, a niece Kathy Ashmore and a host of neighbors and friends.

Visitation will be held at 10:00 am on Friday, October 3, 2014 at Butler Chapel in Bolivar.

A celebration of Joe's life will be held at 11 A.M. on Friday, October 3, 2014 at

the Butler Funeral Home Chapel, Bolivar, MO. Speaking will be David Hacker, Oliver Murray, Mathew Murray with closing prayer by Michael Brown. David Hacker will be the soloist. Casketbearers will be Alan Murray, Mathew Murray, Oliver Murray, Mike Phillips, J.C. Meador, Monte Kahler, Alva Ellison, Wally Totten, Ryan Curry, Gene Hutcheson, and Matt Henenburg. Burial will be in the Greenwood Cemetery with full military honors by the AMVETS and the U.S. Navy Honors Team.

Arrangements are under care and direction of the Butler Funeral Home in Bolivar, MO.

Memorial contributions may be made to the CMH Hospice 113 E. Broadway Bolivar, MO 65613 and the Boy Scouts of America, Ozark Trails Council 1616 S. Eastgate, Springfield, MO 65809.

Friends and family may send private condolences at www.butlerfuneralhome.com

PDF Printable Version

Previous Events

Celebration Of Life

OCT 3. 11:00 AM (CT)

Butler Funeral Home - Bolivar
407 E. Broadway
Bolivar, MO 65613
(417) 326-5233
<https://butlerfuneralhome.com/>

Tribute Wall



“ Joe Fenner Rayl

October 05, 2023 at 05:18 AM



“ Joe Fenner Rayl

January 26, 2023 at 04:15 PM



“ Dear Rayl Family,

I'm sending Belated Sympathy to all the Rayl family. I always enjoyed visiting with Joe at Parkview while my Mother, LaurNell Strack until her passing in Jan 2013. One day when Joe was lucid, I talked to him about babysitting Davin & Jane Ann when I lived next door with Stewart & Neva Charlene Gardner on Summit Street. His eyes brightened & with a big smile said, "I remember you, you had pretty long red-hair". We spoke on many occasions & Joe always seemed to be in good spirits. I know how difficult it is to see someone you love deteriorate & can do nothing about the situation. My Dad, John, didn't speak for 10 years prior to his death in 2004. I truly believe they are all in a better place with no affirmatives or suffering. God Bless you all. Thoughts & prayers are with you.

Helen Ann (Strack) Stanek - October 06, 2014 at 12:00 AM

JA

“ Jane, I was so sorry to hear of Joe's passing. He impacted my life in a significant way from the time I was in high school and you all were kind enough to open your tennis court and pool to keep us off the streets to my more recent years as he provided me with counsel related to the founding of OakStar Bank. He was a source of encouragement to a farm kid from Bolivar. I will be forever grateful.
Jerald

Jerald Andrews - October 02, 2014 at 12:00 AM

SB

“ I am so sorry for your loss. My prayers are with you and family.

Susy (Tummons) Barr - October 02, 2014 at 12:00 AM

JS

“ We will always miss you. You have been a great friend and Business man. My love and blessings will go your way. Such a joy every time I saw you, No more suffering and your smiles will come to us from Heaven.

Janet and Jim Swisher - October 02, 2014 at 12:00 AM

JP

“ I am so sorry for your loss.

I was an employee of South Padre Bank in South Padre Island, Texas and met Mr. Rayl while I was working there.

May the Lord be with you during these difficult times.

May he rest in peace.

Janie G. Perez - October 02, 2014 at 12:00 AM

MW

“ Joe Fenner Rayl

Mike Wilson - October 01, 2014 at 12:00 AM

KL

“ Joe will defently be missed...He was my favoite Great Uncle and I have many fond memories of him. And I know he was exciceted to she is buig sister when he got to heaven. My thoghts and prayers are with you.

Kathy Lynn - September 30, 2014 at 12:00 AM

SA

“ We will miss Joe. I do cherrish the limited time I was able to spend with Joe. I feel that Joe and I were kindred spirits with many things in common. My regret is that I didn't have a deeper relationship with him. Joe's spirit will live within me and be a source of inspiration as I move forward with my life. We will miss him.-- Slade, Kim, Olivia and Landry

Slade Ashmore - September 30, 2014 at 12:00 AM

BH

“ Dear Jane Ann & Alan and family,

You are in our thoughts and prayers. Your dad was a great guy. We wish comfort and peace for all of you.

Janice & Bobby Harrington

Bobby and Janice Harrington - September 30, 2014 at 12:00 AM

PJ

“ *Paul Y Cunningham, Jr. has sent this Expressions of Sympathy card.*

Paul Y Cunningham, Jr. - September 29, 2014 at 12:00 AM

AH

“ *My condolences to the family. Joe was a Dear Friend, a man of Integrity, Ethics, and Morals. His word was his bond. I will miss him. Alter Holand, McAllen, Texas*

Alter Holand - September 29, 2014 at 12:00 AM