

THE OBSERVER/ENTERPRISE

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Obituaries



Lanier

Jackie L. Lanier passed away Friday, August 19, 2016. Visitation was held all day Monday, August 22, 2016, at the funeral home with family present from 6pm to 8 pm. Funeral services were held at 10 am, Tuesday, August 23, 2016, at Robert Lee Baptist Church with burial following in Decker Cemetery. Services were under the direction of Shaffer Funeral Home.

Jackie was born in Blackwell, Texas, on March 4, 1936, to Jess and Lois (Barnes) Womack. She graduated from Sweetwater High School in 1955 and married E.A. (Dink) Lanier March 18, 1956, in Sweetwater, Texas.

Jackie resided in Robert Lee for forty-one years where she enjoyed her friends and church family at Robert Lee Baptist Church. She also retired from San Angelo State School in 1997.

She is preceded in death by her husband and one brother, Tommy Womack.

She leaves one daughter, Vicki Bullard and husband Tony of Odessa, Texas; one son, Bradley Dink Lanier, Sr. of San Angelo; three grandchildren, Tonya Thurlby and husband Derek of Odessa, Vic Bullard of Austin and Bradley Lanier, Jr. and wife Ashley of San Angelo; seven great grandchildren, Chloe Bullard of Austin, Korban, Karis and Colleen of Odessa, Helaina, Carli and Roxi Lanier of San Angelo; one brother, Bobby Womack and sister-in-law Neva of Gatesville, Texas.

Online condolences may be made at www.shafferpioneer.com.

07-1tc

Small-business Owners Must Protect Their Futures

Submitted by Larry Gilbert
 If you're a small-business owner, you think a lot about today. Is your cash flow sufficient ... today? Are your products and services competitive ... today? Are you confident in your marketing and advertising efforts ... today? And because you are so focused on today, you may be neglecting a key aspect of

tomorrow – your retirement. Specifically, do you have a good retirement plan for yourself?

Given that your personal finances are so tied up with your business, your plans for the business will obviously greatly affect your financial situation when you retire. Whether you want to transfer the business to another family member, sell it outright to someone else, or possibly just wind it down, you'll need to plan ahead and consult with your legal and tax advisors.

However, you can take steps now to help ensure you can enjoy a comfortable retirement. You have access to a variety of retirement plans appropriate for small-business owners, including these:

Owner-only 401(k) – This plan, also known as an individual or a “solo” 401(k), is available to self-employed individuals and business owners with no full-time employees other than themselves or a spouse. As the owner, you can contribute to your plan as both an employer and an employee; your total contribution limit for

2016 is \$53,000, or \$59,000 if you are 50 or older.

SEP IRA – If you have just a few employees or are self-employed with no employees, you might consider a SEP IRA. You'll fund the plan with tax-deductible contributions, and you must cover all eligible employees. (Employees themselves cannot contribute.)

You can contribute up to 25% of compensation, up to \$53,000 annually. (Contributions for a self-employed individual are limited to 25% of compensation minus one-half of self-employment taxes.) And you can fund your SEP IRA with many different types of investments. Plus, you can establish a SEP IRA for 2016 until April 17, 2017.

Defined benefit plan – Pension plans, also known as defined benefit plans, have become less prevalent in recent years – but you can still set one up for yourself if you are self-employed or own your own business. This plan has high contribution limits, which are determined by

an actuarial calculation, and as is the case with other retirement plans, your contributions are typically tax-deductible.

SIMPLE IRA – As its name suggests, a SIMPLE IRA is easy to set up and maintain, and can be a good plan if your business has fewer than 10 employees. Still, while a SIMPLE IRA may be advantageous for your employees, it's less generous to you, as far as allowable contributions, than an owner-only 401(k), a SEP IRA or a defined benefit plan. For 2016, your annual contributions are generally limited to \$12,500, or \$15,500 if you're 50 or older by the end of the year. You can also make a matching contribution of up to 3% of your compensation. You need to establish a SIMPLE IRA between Jan. 1 and Oct. 1 of any year. In fact, if you'd like to set up any of the retirement plans we've looked at, don't delay. The sooner you open your plan, the more years you will have to contribute – and, as you know, time is often an investor's best friend.

Come As You Are
 Sunday Mornings • 10 am
 Table Time • Tuesday evening

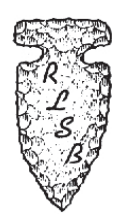



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 Russ Frasier, Preacher

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Area Churches Invite You to Worship

Bronte

Bronte Church of Christ
 PO Box 346 • 118 S. Jefferson • Bronte
 (325) 473-3291
 Preacher John V. Driggers
 Sun. 10 am & 6 pm, Wed. 7 pm

Central Baptist Church

324 S. Franklin • Bronte
 (325) 473-4811
 Dale Patterson, Pastor
 Sun. 10 am Sunday School
 11 am & 5 pm Worship

First Baptist Church

424 S. Washington • Bronte
 (325) 473-2331
 Sunday 9:45 am Sunday School,
 10:55 am Worship,
 5 pm Worship
 6 pm Youth

First United Methodist Church

Corner of Washington & Holmes
 Bronte
 (325) 473-3281
 Rev. Everett Boyce, Pastor
 Sun. 10:00 am Sunday School
 11:00 am Worship

Forgiven Ministries

117 W. Main, Bronte
 Russ Frasier, Pastor
 Sun. 10 am
 Tuesday 6 pm Table Time

St. James Catholic Church

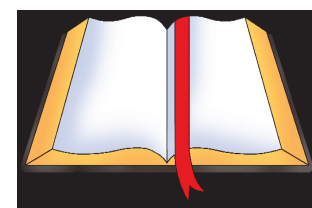
215 N. Washington, Bronte
 (325) 365-2687
 Rev. Hubert Wade, Jr., Pastor
 Sun. 5 pm

4C Cowboy Church

Texas Theater, Downtown Bronte
 Pastor James Brunson
 Sunday, 10:30 am

Coke County

Pecan Baptist
 PO Box 542 • 12 miles West of
 Robert Lee on Sterling City Hwy
 (325) 453-2065, Bill Hood, Pastor
www.pecanbaptist.org
 Sun. 10 am, Sunday School
 11 am & 7 pm, Worship



Robert Lee

Bible Baptist Church
 PO Box 938 • 9th & Austin
 Robert Lee, Joe Hodges, Pastor
 Sun. 10 am Sunday School,
 11 am & 6 pm Worship,

Emmanuel Pentecostal

PO Box 683 • 1019 Colorado City Hwy
 Pastor Tim Wood (325) 453-2360
 Sundays 2 pm, Thursdays 7 pm

First United Methodist Church

PO Box 144 • 9th & Chadbourne
 Robert Lee • (325) 453-2417
 Cyndi Weidner, Pastor
 Sun. 10 am Sunday School
 11 am Worship, 5 pm Choir Practice

Iglesia Bautista Betel

101 Houston • Robert Lee
 Sun. 9:45 am • Sunday School
 11 am Service • Bible Study Wed. 6 pm

Southside Church of Christ

PO Box 698 • 8th & Houston
 Robert Lee (325) 453-2176
 Jordan Arnold, Preacher
 Sun. 10 am, Sunday School
 11 am & 6 pm, Worship
 Wed. 6 pm, Worship

Northside Church of Christ

PO Box 508
 9th & Chadbourne • Robert Lee
 (325) 453-2685, (806) 543-2118 or
 (325) 473-1053
 Services: Sun. 10 am

Our Lady of Guadalupe Catholic Church

601 W. 10th, Robert Lee
 (325) 365-2687
 Rev. Hubert Wade, Jr., Pastor
 Sat. 6 pm

Robert Lee Baptist Church

PO Box 493 • 22 W. 11th
 (325) 453-2724
 Danny White, Pastor
 Sun. 9:45 am, Sunday School
 11 am & 7 pm, Worship
 Wed. 7 pm, Prayer Meeting

Victory Assembly of God

(325) 453-2208, PO Box 638
 6th & Houston, Robert Lee
 Rev. Irving Smith, Pastor
 Sun. 9:45 am, Sunday School
 10:45 am & 6 pm, Worship
 Wed. 6 pm, Bible Study

Tennyson

Tennyson Baptist Church
 Hwy 277 • Tennyson
 (325) 473-2040
 Sun. 9:45 am, Sunday School
 11:00 am & 6 pm, Worship
 Wed. 6:00 pm Prayer Meeting