She was married on Sept. 25, 1947, to Gene V. Ratcliff at the United Methodist Church in Grinnell. In 1961, she began a 27-year career as a teller, secretary and receptionist at Grinnell Federal Savings and Loan. She also sold Avon products for 25 years. She was a member of the United Methodist Church and Daughters of Union Veterans.

She is survived by one son, Michael Ratcliff of Newton; two daughters, Kathy Stoaks and Tyaria Ratcliff, both of Grinnell; five grandchildren; six great grandchildren; one sister, Shirley Palmer of Anaheim, Calif., and her former husband, Gene Ratcliff of Newton. She was preceded in death by her parents; two sisters, Gladys Ann Taylor and Kay Burnham; one brother, Bill Smith, and one granddaughter, Amy Michelle Stoaks.

Betty Ratcliff, 84, of Grinnell died Wednesday, Dec. 20, 2006, at Grinnell Regional Medical Center.

A funeral service was held Wednesday, Dec. 27, at Smith Funeral Home with the Rev. Susan Leathem, chaplain of Grinnell Regional Hospice, officiating. Pallbearers were Denny Conway, Pete Guillaume, John Ratcliff, Kenneth Saunders and Cody and Wade Stoaks. Honoraty bearers were Amanda Christensen, Austin, Gage, Mandi, Meagan and Steve Ratcliff and Lilly and Skyles Stoaks. Burial was in Hazelwood Cemetery. Memorials may be made to the Betty Ratcliff Memorial Fund.

The daughter of Willis C. and Jessie Mae Wise and Tamun Dunham, she was born Oct. 1, 1922, in Grinnell where she was raised and graduated from Grinnell High School. While in high school, she was employed at Candyland Inn downtown Grinnell. After high school, she was a clerk both at the J. C. Penney Company and at the Broadway Department Store, then worked at the Grinnell Glove Factory. She later worked at the A&P Grocery Store and for Poweshiek Mutual Insurance Company.