



Judy Jane Culver

January 26, 1940 - February 13, 2026

Judy Jane Culver, 86 of Ratcliff, Arkansas gained her reward, made her entrance into heaven, and beheld the face of the One to whom she led a sold-out life—teaching generations about Him—on Friday, February 13, 2026. Born as Judy Jane Cotton, her life was defined by faith, love, and quiet devotion to others.

Judy was born on January 26, 1940, at Smith Hospital and was delivered by Dr. James Turner Smith, the first baby he delivered at the facility, to parents Garland William Cotton Sr. and Leta Mae Tolbert Cotton. She was raised in the loving home of her grandparents, John “Rick” Richter Cotton and Dora Ada Hunnicutt Cotton, who played a profound role in shaping the woman she became. Determined that Judy be raised in church, her grandmother—affectionately known as “Mother”—learned to drive at the age of 52 so she could take her to First Baptist Church in Paris, a testament to the faith that would guide Judy throughout her life.

On January 26, 1956, Judy was surprised with a 16th birthday party that became a cherished family memory. Johnny Culver and Charlie Huber showed up, and it was the first time Judy and Johnny ever saw one another. On April 6, 1957, Judy and the love of her life, Johnny Culver, slipped away with close friends Bill and Anne Wiggins to Stigler, Oklahoma, where they were married. With the help of Judy’s grandmother, who purchased their

wedding bands, the couple began a life together rooted in devotion and adventure.

Judy and Johnny shared 68 years of marriage filled with love, laughter, and meaningful memories. They enjoyed traveling together, visiting antique stores, and embracing life side by side—showing everyone around them what true love looks like. On August 4, 1976, Judy and Johnny began Master Made Tanks, a venture built through hard work, faith, and perseverance. Judy took great pride in the business and in the people who became part of their extended family through it.

Judy was a devoted mother, grandmother, and great-grandmother. She took pride in caring for her family, folding cloth diapers with love, nurturing each generation with patience and grace. Her grandchildren and her “precious children from church” held a special place in her heart. Faith remained central to Judy’s life. When asked where her love of music came from, she said it began by hearing her cousin, Louis Charles Koch, play the piano. That love of music became a lifelong joy and was clearly passed down to her children and grandchildren. Hymns, piano music, and worship were deeply meaningful to her. Old-fashioned hymns such as Precious Memories, Great is Thy Faithfulness, Beulah Land, He Leadeth Me, When We All Get to Heaven, and Go Fly High were among her favorites and reflected the faith that guided her life. Scripture guided her daily walk as well, especially 1 Corinthians 15:58: “Your labor has not been in vain.”

Judy was deeply attentive to those around her. In everyday moments, she listened quietly, offered comfort without fanfare, and cared deeply for others. Even in difficult times, she remained thoughtful—helping write cards, guiding words of encouragement, and offering love through simple, meaningful gestures.

Above all, Judy Culver lived a life of compassion, attentiveness, and unwavering faith. She loved deeply, served quietly, and leaves behind a legacy of grace that will continue to live on in the hearts of all who knew her.

Judy is preceded in death by her parents; her grandparents; and her infant brother, William Thomas Cotton.

Judy is survived by her beloved husband, Johnny Lee Culver Sr.; her children, Johnny Lee Culver Jr. ("Bullett"), Kristi Lynn Pfeiffer and her husband Steve, and William Cotton Culver ("Bill") and his wife Pam. Her legacy continues through her grandchildren, Natalie Paige Pfeiffer Robberson and her husband Cody, Kaitlyn Alexandra Culver Wilson and her husband Hunter, and Brittany Fae Culver Reynolds and her husband Tyler. She was a cherished great-grandmother to Emilee Jane Robberson, Lane Stephen Robberson, and Eli Carter Robberson, children of Cody and Natalie Robberson; Stetson Roy Wilson and Waylon James Wilson, children of Kaitlyn and Hunter Wilson; and Landry Jayde Needham, Rhett James Needham, and Lynnon Bailey Reynolds, children of Brittany and Tyler Reynolds. She is also lovingly remembered by a special niece, Shirley Jo Brown and her husband Jackie Brown; a special nephew, Steven Ray Culver and his wife Lisa Culver; a special cousin, Mary Bryant; her friends and extended family at Master Made Tanks; and friends too numerous to mention.

A celebration of life will be held on Saturday, February 21, 2026, at 2:00 P.M. at Caulksville Cumberland Presbyterian Church, 23 Main Street Ratcliff, Arkansas, with Brother Bill VanMeter, Pastor Kellie Sprick, and her son Bill officiating.

There will be a private family burial at a later date at Caulksville Cemetery, under the direction of Shaffer Funeral Home of Ozark.

Serving as honorary pallbearers will be her church kids, whom she loved dearly: Lexi Koch, Jace Koch, Colton Canada, Sadie Canada, Wyatt Canada, Ayla Peoples, Declan Tankersley, Amelia Jane Brown, and Harley Krigbaum.

*In lieu of flowers, Judy requested donations be made to the Charleston Dog Shelter, P.O. Box 118 Charleston, Arkansas 72933.

To leave an online memorial visit www.shafferfuneralhomeweb.com

Cemetery Details

Caulksville Cemetery

Caulksville, AR

Previous Events

Celebration of Life Service

FEB 21. 2:00 PM (CT)

Caulksville Cumberland Presbyterian Church
23 Main Street
Ratcliff, AR

no burial afterwards, a private family burial is set for another date.

Tribute Wall

PJ

“ So sorry for your loss she was a remarkable woman

Peggy jarrell - February 25 at 03:45 PM

LP

“ Judy was a very nice person to our family! Judy and Johnny performed the music service for both of my parents funerals. It is great to know such a fantastic family that grew up in the same area as my family. Peace be with the family and prayers for all.
Larry & Martha Parsons

Larry Parsons - February 20 at 11:05 AM

RK

“ Many fond memories of Judy over the years - both at the Methodist Church and when she and Johnny were campground hosts at Cove Lake. I was honored to occasionally receive a handwritten note from Judy which inspired me.
Judy, you did the Lord's work here on earth and now you are spending eternity with him. Judy, my friend, I look forward to seeing you again one day.
Rob Kopack

Rob Kopack - February 19 at 02:40 PM

DB

“ Condolences and prayers for the family.

David & Dana Bradley - February 19 at 08:57 AM

SR

“ Scott, Michele, and Josh Russell lit a candle in memory of Judy Culver



Scott, Michele, and Josh Russell - February 18 at 11:09 PM

TF

“ The Cowie Family purchased the Dreams From the Heart Bouquet for the family of Judy Jane Culver.



The Cowie Family - February 18 at 02:45 PM

TF

“ The Cowie Family planted a [Memorial Tree](/store/Product.aspx?ProductId=4518) in honor of Judy Jane Culver.

The Cowie Family - February 18 at 02:45 PM

JP

“ Wishing you heartfelt sympathy for your loss. I hope your memories of her will bring some peace during this sorrowful time.

Judy Tillman Pennington & family

Judy Tillman Pennington - February 18 at 04:59 AM

MD

“ Sorry to hear this praying for family

mike Dede - February 17 at 10:15 PM

WD

“ Knew Judy since we were teenagers. We both worked at the Paris Drive-In Theater . Judy was an interesting person to talk with. My thoughts are with the family at this time.

Wilma Adams Dickerson

Wilma Dickerson - February 17 at 05:16 PM

LC

“ Judy was such a blessing and always held a special place in my heart as well as her family always will. Love you all Lory Young. I may not show to the memorial service because I know the amount of people she touched but I will be there in spirit. May God's love embrace you during this time.

Lory young chronister - February 17 at 12:53 PM

GB

“ Judy was an amazing friend during my teen year, while I lived in Paris. She taught so much about the God and the Bible. Her life and love taught me more about God and life than any Sunday School class could.

Gene Bowles - February 17 at 07:10 AM

KR

“ So sorry for your loss. She was a great lady. Keeping you in our thoughts and prayers. Kevin & Tonya Reed

Kevin Reed - February 16 at 07:45 PM

SG

“ I dearly loved visiting and spending time with Ms. Judy. When I would stop in to see her, I would intend to just stay for a while but before I knew it I would look at my watch and I had been there 2 or 3 hours! Loved our visits and exchanging cards and encouraging messages. Love this dear and special family. I will miss Ms. Judy .

Susan Gattis - February 16 at 04:04 PM

AD

“ Judy will be missed. I got to know her through family gatherings since her son, Bill became part of our family. I considered her a very honest person in how she presented herself and considerate of others which added so much to the kind of person that she was. So sorry for your loss.

Anita Downs - February 16 at 03:41 PM

AK

“ She loved my oldest son Anthony Keith she gave him candy and two dollar bills from time to time. She was always very friendly and I will miss her dearly and cherish the memories I have until we see each other again

Alisha Keith

alisha Keith - February 16 at 01:18 PM

SW

My parents, Raymond and Edna Faye Hoffman loved the Culver family. My dad worked for Johnny and Judy at Master Made for years. They were like family. I remember Judy and her love for rodeos, winning the title of Rodeo Queen. Judy was beautiful inside and out. She will be missed by so many. My condolences to her family and friends.

Sharyn Hamilton Warnick - February 16 at 03:11 PM

DB

So sorry for the loss of your loved one. Johnny ,Christy& family will be in my thoughts & prayer. Judy was a caring & loving person I always was proud to have her for a friend. May she R.I.P

Darlene Friddle Becker - February 16 at 04:34 PM

DS

To the family of Judy Culver: my sincere condolences and sympathy goes out to the family and friends of Judy. I have always heard such good things about Judy even though I never really knew her. The whole family is in my thoughts, prayers and heart especially Kristie! 🙏

Debbie Stehle

Debra Stehle - February 16 at 09:57 PM

GH

What a good Christian lady she was.not only by following her savior daily but showed it to everyone. We will miss getting her sweet cards and messages. We will always cherish knowing this lady and family.RIPJudy you have your wings fly high Gary & Sandy Hudson

9pp

Gary and Sandy Hudson - February 20 at 10:04 AM

MJ

*“ I will be forever grateful for the time she was at the Paris Methodist church. She made that orgran sound wonderful. She was one of the most postive women I will ever know. I can't tell you how many hand written note I received from him on the little things that I did at church. She appreciated all the decorations that I did. Each card or note had a special bible verse on it and always words of encourament. They meant so much to me. Thank you for sharing her with us during this time. I have no doubt she is in heaven living the life she so deserves. Prayers for her family and loved ones.
Millissia Jones*

Millissia Jones - February 16 at 01:06 PM

DR

“ I spent quite a bit of time visiting with Miss Judy over the years. She was one that you could truly have a conversation with. She could listen and would express her opinion openly and was unapologetic about it which was always refreshing to me. She loved her life through her faith. She was very inciteful and intelligent. I liked her a lot though I only knew her in a professional setting. Her family is in my thoughts and hers was a life well lived.

David Rush - February 16 at 12:27 PM

JF

I met Judy and her family at Scranton's First Baptist Church in 1974. She joyfully played the piano and Johnny led the singing. Her young children also sang. She got our young daughter to sing about Jesus, too. They were a lovely Christian family and became good friends with us. I am forever thankful that God blessed our lives with them.

Janie Ford - February 18 at 12:27 AM



“ Beautiful Heart Bouquet was purchased for the family of Judy Jane Culver.



February 16 at 12:01 PM