



Carol Ann Garner

January 17, 1958 - December 2, 2025

Carol Ann Garner, aged 67, of Park Hill, Oklahoma, passed away on December 2, 2025. She was born in Muskogee, Oklahoma, on January 17, 1958, to Raymond H. McCaffrey and Bettie L. (Weaver) McCaffrey. She graduated from Muskogee High School with the class of 1976. Her daughter Michelle was born on August 10, 1983. Becoming a mother was one of her greatest joys.

Carol married the love of her life, Ricky Garner, On November 12, 1987 in Van Buren, Arkansas. Carol loved Ricky with all her heart and cherished the 38 years they shared, building a life, family and legacy together.

Carol loved her family very much and was a wonderful mother to Michelle, bonus mother to Amber, and Granna to her grandchildren.

Carol balanced full-time work and family responsibilities while attending Connors State College. In 2007, she earned her associate's degree.

Carol worked as an accounting clerk at Georgia Pacific. The loss of her position, though difficult, allowed her to dedicate time to caring for her mother, Bettie, until her passing in 2014. During her youth, Carol was active with New Hope Baptist Church and later became a member of Immanuel Baptist Church.

Among Carol's many interests were scrapbooking, photography, traveling, collecting rocks, enjoying river floats, and embarking on adventures with Ricky. She treasured spending time with her family and friends. Her memory will be cherished forever in the hearts of everyone who knew and loved her.

Carol's heart is now content being back with Ricky in their Heavenly home. She was preceded in death by her parents, Mac and Bettie McCaffrey; and her beloved husband, Ricky Garner.

Carol is survived by her daughters, Michelle Jones of the home, and Amber McDaniel and husband Trapper of Muskogee, OK; brother, Dr. Raymond McCaffrey and wife Candace of Norman, OK; grandchildren, Morgan Morris, Mabree Morris, Ashlyn McDaniel and Kord McDaniel all of Muskogee, OK; great-grandchildren, Colt Frix, Leanne McKay, and Chloe McKay all of Muskogee, OK; and her special lifelong friends, "The Lunch Ladies".

A celebration of Carol's life will be 3PM, Tuesday, December 9, 2025 at Cornerstone Funeral Home Chapel with Dr. Jack Weaver and Dr. Raymond McCaffrey officiating.

Previous Events

Visitation

DEC 7. 1:00 PM - 5:00 PM (CT)

CORNERSTONE FUNERAL HOME
1830 N York St
MUSKOGEE, OK 74403

Family to greet friends

DEC 7. 2:00 PM - 4:00 PM (CT)

CORNERSTONE FUNERAL HOME
1830 N York St
MUSKOGEE, OK 74403

Visitation

DEC 8. 9:00 AM - 8:00 PM (CT)

CORNERSTONE FUNERAL HOME
1830 N York St
MUSKOGEE, OK 74403

Service

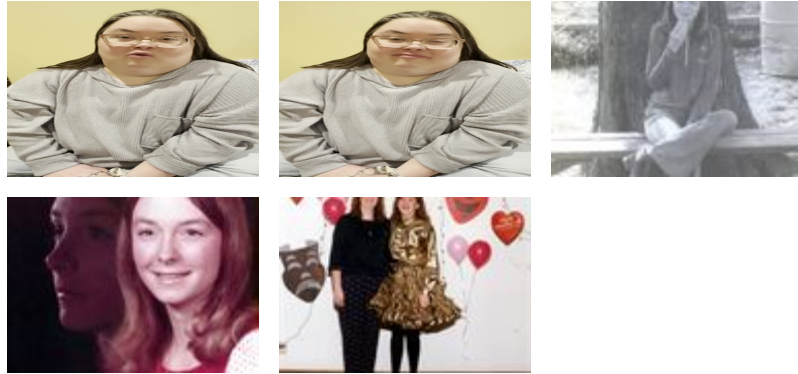
DEC 9. 3:00 PM (CT)

Cornerstone Funeral Home Chapel
1830 N. York St.
Muskogee, OK 74403

Tribute Wall



“ 118 files added to the album *Life Tributes*



Cornerstone Funeral Home and Crematory - December 08, 2025 at 06:31 PM

BF

“ *Bristow family purchased the Beautiful Heart Bouquet for the family of Carol Ann Garner.*



Bristow family - December 08, 2025 at 05:49 PM

LL

“ *Lana Lively lit a candle in memory of Carol Garner*



Lana Lively - December 07, 2025 at 01:36 PM

TL

“ I was deeply saddened to hear of Carol’s passing. She was such a special person. We were close friends growing up in Muskogee. It was a time when two girls could ride her tandem bike all over, hang out at each others homes and share secrets as young girls do. Her parents. Mac and Betty treated me as a daughter also. Although we’ve rarely seen each other during our adult lives, I will forever hold dear her friendship, her laughter and the and time we spent together laughing, playing & dreaming of our future lives. I’m just one person she had a profound impact on. I’m sure here are many, many others.

Teresa Reeder Loyd - December 05, 2025 at 09:25 PM