



Ernest Loyd Carter

June 5, 1961 - February 13, 2026

With heavy hearts and knowing he'd probably tell us not to make too big of a fuss, we announce the passing of Ernest Loyd Carter, who went to be at peace on February 13, 2026.

If you knew him, you knew his sarcasm. It was sharp, perfectly timed, and usually followed by one of his signature "grrs" his playful way of pretending to be tough when he was really just soft underneath it all.

That was him: a little gruff on the outside, all heart on the inside.

His life wasn't without challenges, but one of his proudest victories was achieving two years of sobriety. He fought hard for that chapter. Through Souls Harbor, he found not only support, but purpose and family. Souls Harbor became a place of restoration for him. He found many friends at New Beginnings Sanctuary, the same community that helped lift him up became the place where he turned around and lifted others. He loved encouraging people, sharing his story, and reminding anyone who would listen, that change is possible.

He was proof that second chances matter.

To his daughter, he was Dad, the man who would take her to see Hook at movie theater again and again just to see her smile, he taught her to be patient. He may have grumbled (grr), but he never stopped showing up.

He was preceded in death by his wife, Annette Carter, and his parents, Carrel Gene Carter and Gereldine Joyce Carter, whom he loved dearly and spoke of often.

He leaves behind his two Grandchildren Kyley & Kaden Senter, daughter Michelle Senter & Brother David and his wife Jenny Carter, his beloved Souls Harbor family, and many friends who will deeply miss his sarcasm, and his stories.

We can only imagine Heaven welcoming him home, and him responding with a “grr” and a smirk.

While our hearts ache, we find peace knowing he is free, restored, and finally at rest.

Celebration of life will be held at 1:00 p.m. Saturday, February 28, 2026, at Soul's Harbor Chapel, Joplin, Missouri.

Arrangements are under the care and direction of Ulmer Funeral Home.

Cemetery Details

Owsley Union Cemetery

13391 State Hwy 76
Rocky Comfort, MO 64861

Previous Events

Celebration of Life

FEB 28. 1:00 PM (CT)

Souls Harbor Chapel
817 S. Main
Joplin, MO 64801

Tribute Wall



“ 9 files added to the tribute wall



Michelle Renee - February 18 at 11:46 AM

WB

“ 1 file added to the album Ernie



Will Bradshaw - February 16 at 08:43 PM

WB

“ *It was a pleasure and honor to have met you and know you, man! I knew Ernie through New Beginnings, and I always enjoyed his company and humor. When I became a house manager, I sometimes seen the bad side of issues but I almost always felt he was in the right in most situations despite his gruff and no-nonsense approach to things. He is (was) a great person at his core. I'll miss him dearly.*

Will Bradshaw - February 16 at 08:30 PM

GS

“ So sorry to hear about the passing of Ernie. Our prayers & thoughts are with the family. Gary & Jera Swartz

Gary & Jera Swartz - February 16 at 10:52 AM