



Michael Craig Ratliff

April 3, 1960 - August 20, 2025

Michael Craig Ratliff, 65, of Versailles, Missouri, passed away peacefully on August 20, 2025, surrounded by his loving family.

He was born on April 3, 1960, in Kansas City, Missouri, to Donovan and Ora Lee Ratliff. As a young boy, Mike spent meaningful time with his grandparents—Haskin and Hilda Hall, and Wayne and Belle Ratliff—in Kirksville and Brashear, Missouri, where his love for fishing and the outdoors first took root. He was active in the Boy Scouts and proudly earned the rank of Star Scout, a reflection of his dedication and adventurous spirit. Mike graduated from Shawnee Mission West High School in 1978 and attended the University of Kansas for two years before deciding to join the family business, Ratliff Gutter Supply. He worked closely with his father until his passing and continued to grow the company with great success. Known as a supportive and respected leader, Mike was beloved by his employees and peers alike.

Throughout his life, Mike pursued a wide range of passions. He was an avid fisherman—whether on the Lake of the Ozarks, in the canals of Florida, or deep-sea fishing in the Gulf, he was happiest with a rod in hand and water nearby. He discovered indoor soccer later in life and played in many leagues, proudly noting that, despite being a “big guy,” he was fast on the field. He often spoke fondly of those years as some of the best of his life. Music was another love of his; he learned to play the bass guitar and joined a band with

friends, spending countless hours practicing and enjoying the camaraderie.

A loyal Kansas City Chiefs fan, Mike held season tickets and rarely missed a game, a passion he shared with his son, Zach. He also had a green thumb and was known for his beautiful garden, often stopping to chat with neighbors and passersby who admired his work. In 2011, Mike fulfilled a longtime dream by moving to the Lake of the Ozarks, where he opened a second location of Ratliff Gutter Supply. There, he embraced lake life—swimming off the dock, fishing at will, and enjoying the peacefulness of the water. He also gave back to the community by volunteering as a teacher at Lakewest Christian School and serving as an assistant basketball coach. In 2020, another dream came true when he bought a home and boat in Florida. Mike loved spending time on the beach, captaining his boat, and entertaining family and friends. Above all, Mike was a man of deep faith—a true believer and child of God.

Mike was preceded in death by his father, Donivan Wayne Ratliff, and by his maternal and paternal grandparents.

He is survived by his wife, Jenny; his son, Zach; his mother, Ora Lee Ratliff; his sister, Linda Hober (Mike); his mother-in-law, Quetta Porter; father-in-law, Bob Porter; and many nieces, nephews, cousins, and extended family members.

In lieu of flowers, the family requests memorial donations be made to Cancer Research or KU Cancer Center.

A Celebration of Life will be held on Saturday September 6, 2025, at 1:00pm at Sunrise Bible Church in Sunrise Beach.

Arrangements are under the care and direction of Kidwell-Garber Funeral Home in Versailles.

Previous Events

Celebration of Life

SEP 6. 1:00 PM (CT)

Sunrise Bible Church
17184 Missouri 5
Sunrise Beach, MO 65079

Tribute Wall



“ 83 files added to the album *Life Tributes*



Kidwell-Garber Funeral Homes - September 04, 2025 at 01:08 PM

HF

“ We came to know Mike Ratliff through his neighbors in Panama City Beach, and while we did not see him often, each encounter was memorable. Mike had a kind presence and an easy way of making others feel welcome. We also shared a special bond as fellow Kansas City Chiefs fans, which always gave us something to smile and talk about. Though our time with him was not frequent, it was meaningful, and his warmth and spirit will be fondly remembered.

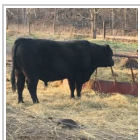
Heidi Fehling - September 01, 2025 at 11:50 AM

PM

“ When Mike and Jenny were in town, they always had time to visit with us and update us on their latest adventures. We were looking forward to their return to Florida, but it was not to be. We have lost a genuine good guy much too soon.



Pat Mudd - August 27, 2025 at 05:42 PM



“ We are very saddened for the loss of a true friend who will deeply be missed. The memories of the trips, fun, laughter, and special moments, we will always cherish. We are very thankful for him and his family sharing a piece of their life with us. He will never be forgotten and will always have a place in our hearts. “RIP “ Mike With Heartfelt Thoughts and Deepest Sympathy, Jon&Linda We will continue to keep his family in our prayers

JL Ranch - August 27, 2025 at 10:50 AM

KF

“ Nelson and I send so much sympathy and love to all of the family. What a beautiful tribute to a life so full of so much success, love and happiness. Please treasure all of your precious family memories. Hugs, Kathi & Nelson

Kathi Ford - August 26, 2025 at 08:48 PM

LG

“ Our deepest condolences for the passing of Mike Ratliff. He was a fun loving , generous man who loved his wife and son without ceasing. We will always cherish our fun times spent fishing and hanging out with Mike and Jenny. Gone too soon , but now in the hands of Jesus. With much love and gratitude for our time spent with you in friendship.



Laury Von Gunten - August 26, 2025 at 07:43 PM