DYER - Howard R. Turner, 71, retired cashier of the Farmers and Merchants Bank of Dyer, died Sunday afternoon at Bolivar. Services will be today at 2:30 p.m. at Karnes and Son Funeral Home with burial in Oakwood Cemetery. He leaves his wife, Mrs. Laverne Turner of Dyer; a son, Howard Turner Jr. of Houston, and a brother, Frank Turner of Memphis.