



Frances Ray Kowtaluk

August 17, 1927 - June 11, 2018

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Frances Ray Kowtaluk, was born in Palm Beach Florida. She lived in St. Augustine Florida for the past 35 years. Born in the late 1920's, Frances was an artist, wife & mother. Some of her art will be hung in The Riverside Cottages, where she comfortably spent her final months surrounded by friends. She is predeceased by her husband, Raymond Kowtaluk. She is survived by her daughters ,Carol & Katherine, her Grand Daughter, Lauren and her Great Grand Daughter, Anastasia. Arrangements are under the care of St Johns Family Funeral Home & Crematory