



Frances Jean Panozzo, age 77, died peacefully just after sunset on March 21, 2024. Fran was the oldest daughter of Richard Smith and Helen Berg (Skau), born on November 16, 1946. Fran lived in Dolton Illinois, Ottawa Wisconsin, and Venice Florida.

She is preceded in death by her parents and brother Richard Smith.

She is survived by her husband of 56 years, Barry Panozzo. Two sisters Dorrie Scartozzi (Thomas) and Eileen. Three sons, Timothy Panozzo (Amy), Jerome Panozzo (Erica), and Steven Panozzo (Katy).

Grandchildren (Isabella Panozzo, Phoebe Panozzo and Madison Mason). One Great Grandchild (Sunny Lindsay).

Fran graduated from Thornridge High School in Dolton, Illinois. She met the love of her life at age 16 after having just walked out of the Dolton Pet shop and spotting a young man sitting on the hood of his Dad's 1963 Chevy. She and Barry Panozzo struck up a conversation and the rest was history. They were married on August 19, 1967 just before Barry was drafted and deployed to Vietnam.

Fran's first responsibility was caring for her younger sisters and brother. Fran always made sure the family was cared for even in her adolescent years.

After high school, she started working for Gerber in downtown Chicago. She thrived and enjoyed her first job doing secretarial work.

With wartime, life changed and Fran went with Barry to Fort Hood, Texas where she spent time with new life-long friends, while Barry prepared for a deployment to Vietnam. She spent four months living in Killeen, Texas.

While Barry was deployed for one year in Vietnam, Fran returned to Dolton Illinois, working as a secretary for a

publishing company. The guys she worked for adored her and treated her very well.

Her job situation changed again as life changed. Her primary focus became her children. She became the best mom on the planet. On August 26, 1970, she gave birth to her first son Timothy. On October 10, 1974 she gave birth to her second son Jerome. Finally on August 26, 1976 she gave birth to her third son, Steven. As the children grew, Mom took on random jobs including a school bus driver, house cleaner, and repairing shopping carts for local grocery stores. Even while she did all of this, she still made sure she was home before her children got done with school. She made sure they all had brown bag lunches everyday, and her children were absolutely required to be home for dinner at 5pm on the button.

In 1990, Barry assumed a new career role and the family relocated to Ottawa, Wisconsin. Fran took a job as a secretary for a local State Farm Insurance agent. She worked there until she retired, even reaching the status of certified insurance agent achieving this via self-study.

Fran loved life and expressed wonder and delight in nature's beauty. She always took photos of birds and flowers and had a good photogenic eye. It was just one of her many talents. She enjoyed reading and did a lot of it.

She recently read the entire Bible from cover to cover. She spent a lot of time baking, making quilts, cross-stitching and knitting. She recently made a fully usable handbag out of plastic grocery bags.

Fran believed in our savior Jesus Christ.

There will be an internet based memorial service to honor Fran. This service will take place on a date to be determined.

During these past few weeks of her life, her family has been honored with numerous offers of support from her dear friends and family. These support offerings and prayers have illustrated pure love during this difficult time. God shows his miracles through these incredible acts.