Mrs. Mary Frances Stephens James Favala born in Sumter County, Georgia on December 4, 1936, to the parentage of the late Mr. Henry Stephens and the late Mrs. Blanchie Croxton Stephens. Frances was raised in Americus, Georgia, where she received her education in the public schools of Sumter County. At an early age, she joined the Antioch Baptist Church, Plains, Georgia. She worked at varies jobs before she moved to Florida. During her time in Americus, she met and married Joseph "Shak" James and after his demise, she met and married Rogelio M. Zavala. In Delray Beach, Florida, she attended St. Paul Baptist Church under the leadership of Rev. J. W. H. Thomas, where she was an active member. After retirement, she moved back to Americus, Georgia and reunited with her home church, Antioch Baptist Church.

Frances is preceded in death by her two brothers, Henry L. Stephens and James Arthur Stephens; her sisters, Willie Mae Stephens Thomas and Johnnie Lou Kee; her brother-in-law, Roosevelt Kee, Jr.

Frances was loved and cared for by loving and caring, family, neighbors, friends, and caregivers.

Frances leaves to cherish her memories: one daughter, Mrs. Angela Denise (Ricky) Ramsey, Boynton Beach, FL; one sister, Ms. Ossie Tyson, Americus, GA; two grandchildren, Jayla Denise Ramsey and Jordin Simone Ramsey of Boynton Beach, FL; and a host of nieces, including a devoted niece, Betty Ann Wallace; nephews, including a devoted nephew, Willie James Skeeter Laster; cousins, other relatives and friends also survive.