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Friends and family,

thank you for being here to honor my mother, Patricia Anne Collins—Pat to nearly everyone who loved her.

Pat was born on November 18, 1949, and she left us on July 10, 2025, at the age of 75. She grew up in Boston, and Boston never quite left her—its pace, its grit, its love of a good walk and a good ballgame. She studied accounting, and with discipline and quiet courage, she built a small bookkeeping firm while raising two children. That dual calling shaped her days: precise columns on a ledger, and the warm, steady presence of a mother who met you at the door with a question that was really care in disguise—Are you on time? Do you have what you need?

She was widowed after 33 years of marriage to my father, Thomas. She missed him deeply, and honored him by continuing to show up for life. She was mother to me and to my sister, Claire; aunt and godmother to many; and a loyal neighbor who somehow remembered everyone’s deadlines and birthdays. In her professional life as a small business accountant, she was known for integrity and meticulous care. In her community life, she gave away that same meticulous care—volunteering free tax preparation for seniors, sitting with people until the numbers made sense and the anxiety eased.

If you knew Pat, you knew the hallmarks: disciplined, fair, unfailingly honest, with a dry sense of humor that arrived right on time, like she always did. She believed in being early, in being prepared, and in being kind. And she believed that faith—her Anglican faith—was less a matter of talk than of rhythm: the rhythm of liturgy, of service, of doing the next right thing, again and again.

One of my earliest and favorite memories is a simple one: Saturday mornings at

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the kitchen table, balancing the checkbook with her. The sun on the page, the soft tap of her pencil, the quiet hum of classical piano coming from the other room. We started with numbers and always ended with life. She would show me how the smallest discrepancies matter, how you trace them back without panic, how responsibility isn't a feeling but a practice. If I sighed, she'd smile and say, "Do the next right thing." And when we packed up, she'd remind me, "Leave every place better than you found it." That advice carried me far beyond the checkbook.

She loved crossword puzzles and the clean satisfaction of a well-placed word. She loved the piano, not to perform, but to breathe. She loved neighborhood walks that turned into accidental volunteer shifts. And she loved the Red Sox—proof that patience and hope can live in the same seat for a very long season.

People will miss her sound advice—the way it was both compassionate and clear. We will miss her punctuality that somehow kept us all grounded, as if by arriving on time she could hold the day steady for the rest of us. And we will miss her quiet laughter—the kind you felt as much as heard, a gentle release that told you you were safe to be yourself.

Pat's life was ordinary in the holiest sense. She built a firm that kept small businesses honest and afloat. She raised two children who knew where home was. She stood in neighborhood meetings and made sure someone took notes. She showed up at church, not for grand gestures, but for the cadence of prayer that shaped her character. If you ever sat across from her with a problem, you know what I mean. She would listen, pause, and then offer a path forward—one small, decent step at a time.

Today, at this memorial service, we mourn. But we also give thanks. We give thanks for a woman who did not seek the spotlight and yet illuminated every room with steadiness. We give thanks for a mother who taught us that love is a ledger where the entries are presence, honesty, and follow-through. We give thanks for a friend and aunt and godmother whose fairness made her

trustworthy, whose humor made her beloved.

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If you’re looking for Pat’s legacy, you will find it where she told us to look: in the next right thing. In arriving five minutes early to help. In telling the truth even when it’s inconvenient. In walking the neighborhood and learning your neighbors’ names. In setting the table, and then leaving the place better than you found it.

To Claire, to our extended family, to all who loved her: may her memory be a blessing, and may her values give us courage. And to you, Mom—Pat—thank you for your steady guidance, for turning Saturday checkbooks into life lessons, for your faith lived in service, for every quiet laugh that lightened our load.

We love you. We will carry you with us—in each careful word, in each honest act, and in every small kindness done on time.

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