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Family and friends, thank you for being here to honor the life of my grandmother, Margaret Louise Carter—our beloved Grandma Peggy.

She was born in Boston on November 22, 1934, and in her 89 years she lived with quiet dignity and a steady, generous heart. She studied nursing and became a head nurse for two decades, known for compassionate care and precise wisdom. Later, she poured that same devotion into volunteering at hospice, standing beside families at the most fragile thresholds and advocating fiercely for end-of-life dignity. She believed that how we care for one another—especially at the end—says everything about who we are.

She was the widow of Thomas, the proud mother of two sons, and the delighted grandmother of four. To us, she was a calming presence, a principled guide, and, always, the one who added a gentle glint of humor when we needed it most. “Do the next kind thing,” she liked to say. It was never just a phrase. It was her way of moving through the world.

Every summer of my childhood, I lived in the rhythm of her home. My favorite memory is simple and sacred: walking the harbor at sunrise, hands wrapped around hot cocoa, listening as she shared life lessons in that calm, steady voice. The gulls, the light on the water, the quiet of the early hour—she made it feel like the day was opening just for us. She never lectured. She offered wisdom the way she did everything else: gently, respectfully, with a smile.

Her life was also full of beauty she created and tended—classical music playing softly in the background, watercolor landscapes drying on the kitchen table, and roses carefully pruned until they seemed to glow. She showed me that discipline and tenderness can coexist—that strong back, soft front, and wild heart are not opposites but companions.

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Her faith was quiet and steadfast. She found solace in hymns and evening prayer, and she loved to recite, “The Lord is my shepherd; I shall not want.” In times of uncertainty, that line steadied her; in times of grief, it steadies us now.

What we will miss most are the small, indelible signatures of her love: the handwritten birthday letters—each one exact, warm, and tailored to the person; the way she listened fully before offering guidance; the gentle laughter that let us know we were safe. If you sought clarity, she gave you precise advice. If you needed courage, she stood beside you until you found it yourself.

Today, we remember a nurse who cared deeply, a volunteer who stayed late, a mother and grandmother who showed up unfailingly, and a woman whose dignity never dimmed her compassion or her humor. We grieve, but we also give thanks. Her legacy isn’t an idea we have to invent; it’s a practice we can continue. When we are unsure, we can do the next kind thing. When we are hurried, we can slow down and listen. When we are afraid, we can take a sunrise walk, breathe, and remember the steady hand that once held ours.

Grandma Peggy, you taught us to love well, to stand on principle, and to meet the world with gentleness. Your roses will bloom again this spring, your music will play in our kitchens, and your letters—kept in drawers and memory boxes—will guide us for years to come.

Thank you for the summers, the stories, the service, and the grace. We will carry your light forward, one kind thing at a time. Rest in peace, and rest in God’s keeping.

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