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Good morning everyone,

I'm Emily, Anne's daughter — though to me she was always Mum, or Annie when I really wanted her attention.

Thank you for being here to farewell and celebrate the life of Anne Louise Carter.

Mum was born on 12 March 1961 in Newcastle, and she left us on 18 February 2026, aged 64.

Those numbers look small on paper.

But they hold an ocean — a life lived close to the coast she loved, and close to the people she loved even more.

Mum grew up with salt in her hair and Newcastle sand in her shoes.

She studied nursing at the University of Newcastle and spent 35 years as a community nurse.

That title sounds simple.

Anyone who worked with her knows it meant stepping into kitchens and lounge rooms and moments of worry, and leaving people steadier than she found them.

She had a kind of quiet that calmed people down.

A way of listening that made you feel the most important person in the room.

Gentle care, fierce advocacy — that was her.

If a form needed chasing, a doctor needed calling, a problem needed sorting, Mum rolled up her sleeves and did the job properly.

In 1985 she married Dad — Michael — and for 41 years they were a team.

They raised me and my brother Joshua, and in recent years she became Nanna to Chloe and Max, the role she liked best of all.

She was sister to Peter and Lynne, and daughter of the late Margaret and John, whose warmth and grit we saw in her every day.

Outside of work, Mum gave herself to the community.

She volunteered with Surf Life Saving Newcastle, and if you ever got a text from her on a Tuesday, there was a fair chance it was about the blood donation drive she'd lined up — dates, times, a gentle nudge, and the promise of a cuppa afterwards.

She was active in the school P&C, turning sausage sizzles into small masterclasses in efficiency.

"Move the sauce to the front, love — no one wants to reach," she'd say, and suddenly the whole line moved faster.

In 2021 she finally retired.

It wasn't so she could slow down, just change gears.

She wanted more time with Chloe and Max, more weekends caravanning up the coast with Dad, more bushwalks in the Watagans, more moments that didn't need a clock.

She planted natives in the garden and watched the birds find them.

She baked lamingtons and ANZAC biscuits the way her mum taught her — no fuss, perfect every time — and always had a container ready "just in case someone pops by."

In Mum's house, someone always popped by.

The traits we'll keep carrying from her are easy to name, because she wore them daily.

Compassionate.

Steady under pressure.

Quietly funny — the kind of humour that arrived as a sideways comment just when you needed it.

Endlessly patient.

Practical and down-to-earth.

Her values were simple and non-negotiable: kindness first, do the job properly, look out for your neighbours, and always have a cuppa ready.

For me, Mum was my safe place and my first phone call for everything.

Big news, little panic, a half-baked recipe question at 9 pm — I rang Mum.

Her voice could make a problem smaller before I even finished explaining it.

She didn't rush to fix me.

She'd ask a few careful questions, give me the look that meant "you know the answer," and then end with, "Right, love — make a plan and have a cup of tea."

It worked more often than I'd like to admit.

My favourite memory with her is simple.

Sunrise at Merewether Beach, just the two of us, a thermos of tea balanced between our knees.

We'd sit there talking about everything and nothing — the clouds, the kids, the neighbour's new fence.

Once, when I asked her how she kept so calm through other people's storms, she shrugged and said, "Start with kindness.

Then keep going."

We watched the sun lift over the water, the world waking up, and I remember thinking, this is what feeling safe feels like.

I'll carry those mornings with me always.

Mum remembered everyone's little details — the exam you were dreading, the knee that played up in winter, your dog's name.

She didn't collect this information to make small talk; she held it like it mattered, because to her it did.

That's why so many of you have told us you'll miss her warm hugs and that calm voice.

Those weren't accidental.

They came from a life spent turning towards people.

She wasn't all halo and hymn sheet.

She was also gloriously practical.

If a flat tyre needed changing on the way to a P&C meeting, she'd have the jack out before Dad found the manual.

If you were being a bit dramatic, she'd hand you a bikkie and say, "Alright, love, now let's not get ahead of ourselves."

And if you wandered into her kitchen while she was baking, you might get a spoon to lick — after you'd washed your hands properly.

Standards were standards.

Today hurts.

Of course it does.

But when I look around this room — Dad, Josh, Chloe and Max; Uncle Peter and Aunty Lynne; friends from the surf club, from the ward, from the school gates; neighbours who became family — I can hear her voice again: "Start with kindness.

Then keep going."

We will keep going with what she left us.

We'll check in on each other.

We'll put the kettle on.

We'll plant something native and watch it grow.

There's a song Mum loved — Throw Your Arms Around Me by Hunters & Collectors.

When I hear it now, I think of how she threw her arms around all of us, not just in hugs, but in the way she gathered people in and made space for them.

That's the legacy we get to live out.

A thousand small acts done properly, with care.

On behalf of our family, thank you for the love you've shown us and for the love you showed Mum across her life.

If you were thinking of flowers, Mum would be quietly chuffed if you instead supported the Cancer Council NSW.

That's very her — there's always someone else to look out for.

Mum, Annie — thank you.

For the steady hands, the patient heart, the dry jokes, the lists on the fridge, the beach mornings, the lamingtons that never lasted a day, and for every time you picked up the phone and made the world feel manageable.

We'll miss you in a thousand ordinary ways.

And we'll honour you in a thousand ordinary ways too.

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We love you.

We'll start with kindness.

And we'll keep going.

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