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Tēnā koutou, dear family and friends,

Thank you for gathering to honour the life of my wife, Susan Jane Caldwell—our Sue.

I stand here as her husband of thirty-five years,
her partner in every sense,
my best friend, confidant, and compass.

We are here to grieve, yes,
but also to recognise a good life, lived well,
and to take strength from the way Sue moved through this world—
quietly, meticulously, generously,
with a dry wit and a loyalty you could lean on.

Sue was born in Christchurch on 24 November 1964.
She studied accounting at the University of Canterbury,
drawn not to flash or fanfare, but to the solid satisfaction of things balancing,
of numbers telling the truth and helping people find their footing.

After the earthquakes, when so many small businesses were shaken to the core,
she founded a modest bookkeeping firm that did something simple and rare:
it steadied people.
Tradies trying to keep staff paid.
Cafés rebuilding.
Contractors with mud on their boots and worry in their eyes.
Sue sat at kitchen tables with them and sorted it out—
receipts smoothed, ledgers lined up, tax dates marked,
not because spreadsheets are noble,
but because service to others is.

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She believed integrity and fairness aren’t slogans.
They are choices you make every day.

In time, we moved to Tauranga to be closer to family and to the sea.
She never needed to be centre stage,
yet she found meaningful ways to lift others up.
She volunteered with the Chamber of Commerce,
she mentored women starting out in business,
and every tax season she ran free clinics for start-ups.
If you ever thanked her, she would brush it off.
But she kept immaculate calendars for clients and friends,
nudging, reminding, never fussing—
the sort of help that makes a difference and expects nothing in return.

At home, she brought that same steadiness to us.
As Mum to Olivia and Thomas,
and as Nana to little Arlo,
she had a gift for practical love.
School forms magically completed.
Netball draws deciphered.
Flights booked at decent hours.
And always,
those early-morning cups of tea on the deck,
handed over before the day chose its tempo.

People sometimes mistook her quiet for shyness.
It wasn’t.
It was composure.
When life got loud, Sue got clearer.
She had a way of looking at a mess—be it a family muddle or a business tangle—
and seeing the bit you could do next.
She didn’t promise to fix everything,
but she helped you start,

and often that was enough.

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She loved sailing.
Wind on the cheekbone, salt in the hair, the slow arithmetic of tide and tack.
One blue-sky day in the Bay of Islands, she surprised me with a picnic on Moturua.
I remember the white of the sand, the hush of the inlet,
the neat foil parcels she'd packed
and the way she smiled when I discovered the still-warm gingernuts tucked into the bag.
Nothing grand, no audience, just the two of us and the glitter of water.
Simple, perfect, entirely her.

At home in Tauranga, the tūī learned to trust her.
She would stand patiently in the garden, the feeder freshly cleaned,
listening to their call as if they were neighbours dropping by.
On Saturday mornings, she steered us through the farmers' market
with the discipline of an auditor:
pumpkin from the stall with the soil still clinging,
apples you could smell before you saw them,
bread from the queue that always curved around the hedge.
Sustainability and thrift—without stinginess—guided her choices.
Waste irked her; meanness more so.
She taught us that care is shown by how you shop, cook, consume, and share.

She had a potter's hands—careful, steady, unafraid of starting over.
More than once, a cup that listed a degree too far to the left
was tested, tilted, and then quietly remade.
There's a lesson in that, which she never preached:
make, assess, improve; don't make a fuss.

And then there were the cryptic crosswords,
which brought out a glint in her eye.
If you ever watched her work one, you know the look:

not triumph, exactly, Create your own personalised speech at eulogyai.nz
more the clean satisfaction of a clue clicking into place.
Her humour lived there too, in the twist of words,
in the raised eyebrow that said, “You’ll get it in a minute,”
and the gentle chuckle when you did.

Sue’s values were not theoretical.
Integrity, fairness, service to community:
you could see them in her desk drawer,
where every receipt had a paperclip and every name had a date beside it.
You could see them in the way she showed up—
for family, for neighbours, for clients who became friends.
She was quietly brave.
Not loud about it,
just steady under pressure,
the person you wanted when the power flickered and the plan changed.

She was deeply loyal.
To me.
To Olivia and Thomas.
To Arlo, whose arrival lit her from the inside out.
To her sister Rachel, with whom she shared the shorthand that only siblings know.
If Sue was in your corner,
she stayed.

We will each miss something particular.
For me, it is that compass quality.
The way she could look at a decision
and, without drama, point to the path with the fewest regrets.
For many of you, it will be her counsel—
calm, precise, never rushed.
For all of us, those immaculate calendars.
Birthdays remembered, appointments kept,

the gentle text at 6.45am: “Tea’s on. Big day. You’ve got this.”

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Grief is the tax we pay on love,
and today that bill feels very large.
But I want us to notice what endures.
In our home, there are mugs she made, slightly different in shape,
warming our hands in the mornings.
On our deck, tūī still visit,
and I swear they pause where she used to stand.
In our town, there are businesses still open because she sat late,
column by column, until things balanced.
In our family, there are habits that feel like her—
a shopping list made with purpose,
a door propped open for a neighbour,
a joke landing softly when the room is tight.

Olivia,
Thomas,
your mum has left you more than memories.
She has left you her way of moving through the world.
Take the integrity.
Take the fairness.
Take the thrift that never skimps on care.
And when life presents one of its cryptic clues,
hear her beside you, amused and encouraging,
knowing you’ll find the answer if you take your time.

Rachel,
you shared the long road from Christchurch to here,
from childhood to the mornings when the kettle boils before the sun.
Thank you for the ways you stood with her.
That bond doesn’t end today.
It changes shape, but it holds.

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To our friends, her clients, her fellow volunteers at the Chamber,
to those she mentored and those she quietly cheered from the sidelines,
thank you for the love you showed her and for the stories you've shared with us this week.
They have been a balm.

We are deeply grateful to Waipuna Hospice for their care and kindness.
You brought dignity and practical help when we needed it most,
and we will never forget it.
For those who have asked,
donations in Sue's memory to Waipuna Hospice are welcomed,
and would have pleased her greatly.

Later in this service, our family will share the poem "The Sea."
It feels right.
The sea was a constant in Sue's life—
not just a place to sail,
but a way of thinking:
wide, patient, respectful of weather, alive to change.
It gave her joy,
and it taught her ease.

I do not want to pretend that losing Sue at sixty-one makes sense to me.
It doesn't.
But I know what she would say to us now,
not in grand consolations,
but in the plain language she used when things were hard:
Look after each other.
Keep the kettle full.
Do the next right thing.
And, if you can, make someone else's load a little lighter today than it was yesterday.

If you want to honour her, you don't need to build a monument.

Keep good ledgers—in your work and in your heart.
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Show up on time.
Feed the birds.
Vote with your wallet for the kind of world you want.
Give your skills away sometimes, especially to those just starting out.
And on a clear day, go to the water.
Take a sandwich wrapped in wax paper.
Sit quietly.
Notice the tide.

Sue, my love,
you kept us on course.
You did it without fanfare,
with lists and gentle humour and the refusal to give up on people.
Thank you for the years—
for thirty-five of them side by side,
for the mornings that began with tea
and the evenings that ended with a smile that said,
“We’re alright.”

We will carry you forward in what we do and how we do it.
Your compass remains.
And though the house feels different without the flick of your pen across the calendar
and the soft scrape of your mug on the deck rail,
you are everywhere we look:
in Arlo’s laugh,
in Olivia’s quiet purpose,
in Thomas’s fairness,
in Rachel’s steadfastness,
and, I hope, in me—
trying each day to match your care with my own.

To everyone here,

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thank you for holding us today.
May we leave with a little of Sue’s steadiness in our steps,
and with the comfort of knowing that a life like hers doesn’t end,
it continues—
in the work we do,
in the love we tend,
and in the calm we bring to a busy world.

Haere rā, Sue.
Sail well.
We’ll keep the tea warm,
and we’ll meet you by the sea.

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