Dennett - Craig & Pate Funeral Homes, Inc.

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James T. Pate

Lisa A. Pate

RE: Testimony in Support of LD867 - An Act Regarding Pre-Need Funeral Service

Dear Senator Donna Bailey, Representative Lori Gramlich, and members of the Health Coverage, Insurance and Financial Services Committee,

Donna, we hope all is well with you and yours and hope to see you at a Rotary function soon. As you know we are James and Lisa Pate, of Dennett, Craig and Pate Funeral Homes of both Saco and Buxton. Lisa also serves as the Treasurer for the Maine Funeral Directors Association and this is an effort, this is a great financial tool to help your constituents prepare for end-of-life services and wishes who don't necessarily have the financial means.

Most funeral homes in other states can offer this type of insurance policy to pay for funeral expenses. Having the option to offer an insurance policy to fund a funeral would be beneficial to so many families who are financially burdened and want the option of a traditional funeral. It would benefit so many of our families who simply cannot afford to pre-pay for a funeral. After their passing, it is left for their families to try to figure out financially and becomes a family feud. The decedent wasn't prepared and now the family isn't prepared. We have seen this too many times and it is sad.

Thank you for your time, and we appreciate any help in passing this bill to help the families we serve!

With sincere thanks,

amés T. Pate

Lisa A. Pate