

March 8th, 2025

To Whom it May Concern,

My name is Kennedy Syphax, and I am the Preplanning Advisor for Jones, Rich and Barnes Funeral Home in Portland, Lindquist Funeral Home in Yarmouth, Crosman Funeral Home in Lisbon Falls, and Advantage Funeral and Cremation Services in Portland. I am writing today to respectfully urge your support in voting to allow funeral homes in Maine to offer families funeral prearrangement insurance.

I have been dedicated solely to preplanning for our community members for two years and have worked in the funeral industry since 2017. Through my experience assisting families during times of loss, I've witnessed firsthand how much easier it is — both emotionally and financially — when arrangements have been made in advance. Prearranging not only alleviates stress during an already difficult time but also provides families with peace of mind knowing that their loved ones are protected.

Currently, funeral prearrangement insurance is not an option in Maine — one of only two states, alongside New York, where this is the case. Offering insurance as an alternative to traditional mortuary trusts would give families another way to safeguard their plans in the event of an unexpected death before their arrangements are paid in full. I've personally guided hundreds of families through the preplanning process, and the overwhelming majority choose to prearrange for the sake of their loved ones' security.

In my work across three other states, all of which allowed insured prearrangements, I saw the significant impact this option had on families. I recall a case from my time in Washington, D.C., where a woman in her 50s preplanned, assuming she wouldn't need our services for many years. Tragically, she passed away suddenly in an accident, and her arrangements were not fully paid. Fortunately, her prearrangement insurance covered the remaining balance — saving her college-aged children from inheriting a financial burden of thousands of dollars. This protection and peace of mind are among the most thoughtful gifts we can give to those we love.

Beyond benefiting families, allowing funeral prearrangement insurance would also help strengthen Maine's funeral service industry. It would make our state more appealing to licensed funeral professionals seeking employment. When I was considering moving to Maine, I hesitated knowing I wouldn't be able to offer prearrangement insurance — a key tool for serving families. While I ultimately chose this path regardless, I am certain that expanding preplanning options would attract more young, qualified funeral service professionals to our state. This, in turn, would better serve our communities.

While mine is just one voice among many advocating for this change, I hope my perspective sheds light on why this option is so vital — both for the families we serve and for the future of funeral care in Maine. I respectfully ask for your support in helping us provide our community members with the most responsible and compassionate ways to prepare for life's inevitable moments.

Thank you for your time and thoughtful consideration.

Sincerely,



Kennedi Syphax