



From the MFDA Board

The strength of the Maine Funeral Directors Association has always rested on informed, engaged members. Our profession has a long history in this state, and that history reminds us that when funeral directors pay attention, stay involved, and speak with a unified voice, we are far more effective.

That is why the Board is asking every member to make it a habit to read the MFDA newsletter each month.

Going forward, the newsletter will be your primary source for:

- Legislative updates
- Regulatory developments
- Issues that directly affect how you do business in Maine

Staying informed is important if we want to protect our profession, plan ahead, and respond effectively when action is needed.

MFDA works best when members do more than just belong—when they engage, ask questions, and step forward.

We encourage you to:

- Read the newsletter each month
- Share feedback and questions with the Board
- Participate when calls for input or action are requested

MFDA exists to serve its members, but it can only do that well with your support. We look forward to working together to keep Maine's funeral service profession strong, respected, and well-represented.

— *The MFDA Board of Directors*

- *Adam Walker – President*
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In this issue:

- Legislative Update
- Welcome New Members
- News from the Maine Veteran's Cemetery
- Members in the News
- License Renewal Reminder

Legislative Update

Pre-Need Insurance - What MFDA Members Need to Know Now

Maine law now allows pre-need funeral insurance as a funding option for funeral arrangements. This expands consumer choice and pre-need options available to Maine families. Pre-need insurance is an option, not a requirement, and does not replace traditional pre-need trust accounts.

When Can Funeral Homes Offer Pre-Need Insurance?

- Not yet. Although the law has passed, routine technical rulemaking must be completed before a funeral establishment may sell pre-need insurance.
- The Maine State Board of Funeral Service will begin the rulemaking process in March of 2026. Timelines and guidelines will be set by the State Board of

Funeral Service.

- Once the rulemaking is open to the public, MFDA will notify members and the public will have the opportunity for review and comments. Members are encouraged to participate in rule-making review.
- Who Will Oversees This?
- Oversight will be shared between: the State Board of Funeral Service and the Maine Bureau of Insurance.

Licensing Basics for Pre-Need Insurance

- Anyone who sells an insurance policy must hold a Maine life insurance producer license in which they will have to take the Life producer exam via Pearson Vue. Exam information and scheduling can be found at www.pearsonvue.com.
- Once the individual passes the Life exam, they will submit the license application to the Bureau via www.nipr.com. Note: Pre-licensing courses for life insurance producers providing knowledge on insurance concepts, contracts, policies, and state-specific regulations to prepare for the licensing exam are available with providers such as Kaplan, XCEL Solutions and AD Banker offering online, self-paced, or live options.
- Maine life insurance producers are required to complete 24 credit hours of continuing education including a minimum of 3 credit hours in ethics, to be due every 2 years based on the birth month and year. More information can be found [here](#).
- Funeral homes may have a Maine licensed funeral Practitioner who also hold an insurance license, or Partner with a Maine licensed insurance agent
- **Rulemaking will clarify permitted roles and responsibilities**

How Is Pre-Need Insurance Different from a Trust?

- Pre-need insurance may offer:
 - Portability if a family moves.
 - Protection against inflation.
 - Faster funding at time of need.
- Families must still be offered all available pre-need options.

What About Existing Pre-Need Trusts?

- Nothing changes.
- Existing trusts remain valid and current trust rules stay in place.

What Should Members Do Now?

- Do not sell or advertise pre-need insurance yet.
- Begin internal discussions about whether this option fits your firm.
- Identify staff who may pursue insurance licensing.
- Research various Pre-Need Insurance companies (some of which are MFDA sponsors).

Legislative Update - Mortuary Trust Prepaid Burial Contract Maine Care Exemption Limit

- The current burial contract exemption limit (effective 1/1/2026) is \$18,985.
 - You can find this information in the MaineCare Eligibility Guidelines on the [DHHS webpage](#).
 - This increase is available as a result of the legislation that was initiated by the MFDA in 2023 (LD446/Chapter 34), that states that the amount of a prepaid burial contract that is considered unavailable for use as an asset in determining edibility for MaineCare must be increased by the same percentage as the percentage increase of the Consumer Price Index for the preceding year.
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Funeral Directors Life

Homesteaders Announces Second Double-Digit Growth Increase

- Homesteaders Commits \$250 Million to Funeral Home Lending
- Homesteaders Partners with Gather on Case Management Integration

• Homesteaders Introduces Free Family Transition Aftercare Program
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Welcome New Members...



Roger Bouffard

My journey into funeral service began long before my first day of formal training. When I was just 10 years old, my grandmother passed away. I clearly remember the moment the funeral director, Mr. Raymond Duprez, came to our home to take her into his care. The tenderness, respect, and quiet dignity with which he performed his work left a lasting impression on me. That moment stayed with me throughout my life. Adding to that influence, my mother was a mortuary hairdresser, so funeral service was always present in the background of my upbringing. From an early age, I carried this calling quietly with me, never fully realizing how profoundly it would shape my future.

In April of 1966, I officially began my career as an apprentice at Pinette Funeral Home. That October, I enrolled in the daytime program at the New England Institute in Boston. My schedule was demanding: early Monday morning commutes from Lewiston to Boston for 8:00 a.m. classes, followed by evening Army Reserve training with the 1125th General Hospital Unit in Auburn from 7:00 to 11:00 p.m., and then returning to Boston that same night.

I graduated from NEI in October of 1967 and worked for Allied Medical Services until November 17, when I was called to active duty for basic training in Louisiana. In 1968, I reported to Fort Sam Houston, Texas, for advanced medical field training with the 1125th.

In April of 1968, I began an apprenticeship with Fortin Funeral Directors and became licensed in 1969. On July 1, 1969, I became the owner of Coulombe Funeral Home in

Rumford (now Thibault Remembrance Center). Just twelve days later, on Saturday, July 12, I married my wife, Yvonne Frechette, a nurse from Berlin, New Hampshire, and a graduate of St. Mary's School of Nursing. Only days after our wedding, I returned to Rumford to direct my first funeral there on Wednesday, July 16.

In April of 1970, I sold the funeral home back to Mr. Coulombe, who later sold it to Steve Thibault, and I returned to my hometown of Lewiston to rejoin the staff of Fortin Funeral Directors. In July of 1973, I was fortunate to become a shareholder in FFD.

In July of 1975, when my mentor, Mr. Roland G. Fortin, retired, my partners Raymond Duprez, Denis Croteau, and I became the owners of Fortin Funeral Directors. Working alongside Raymond Duprez was a deeply meaningful, full-circle moment in my career. He was the same funeral director whose compassion had inspired me decades earlier as a young boy. What began as a single moment of kindness in my childhood had come full circle, allowing me the honor of standing beside him not only as a colleague, but as a partner. That experience shaped my understanding of mentorship, legacy, and the lasting impact of leading with care.

By 1985, Raymond A. Perreault had joined Fortin Funeral Directors as a partner. In 1991, Fortin Funeral Directors merged with Plummer & Merrill and Teague Funeral Homes to form The Fortin Group, expanding our partnership to include Alan D. White. On June 17, 1997, The Fortin Group became an affiliate of SCI, a Dignity Memorial provider.

In January of 2024, Pinette, Dillingham & Lynch Funeral Home, owned by James and Kevin Lynch, also became an SCI affiliate. This acquisition formed The Fortin & Pinette Group, bringing the organization back to its original roots established in 1910.

Yvonne and I have been blessed with two children, Michael and Michelle (our "M&M kids") and we are now proud grandparents to four grandchildren: Michael's daughter, Tristen, and Michelle's children, Caitlin, Austin, and Andrew, whom she shares with her husband, Scott Kearney.

Over the past 59+ years, I have been privileged to work alongside loyal, dedicated staff and associates who share a commitment to serving families with compassion, dignity, and attention to every detail. I am especially proud of the many employees we have mentored and nurtured over the years who continue to serve families today. We have also been honored to welcome the caring professionals of Pinette, Dillingham & Lynch Funeral Home into our organization.

Those I have had the privilege of working with and who continue to serve alongside me include Raymond A. Perreault, Consultant; Kevin Simoneau, Market Manager for Maine and New Hampshire; Peter Arsenault, Funeral Director and State Board Member; Michelle Brown, Office Manager in Auburn; David Robert, Main Street SCI Preneed Manager; Matthew Richard, Maine and New Hampshire Preneed Manager; Ann Dehetre Arsenault, Monument Associate. Also my friend and colleague, past MFDA President Michael Martel, now CEO of Milestone Partners.

As I reflect on nearly six decades in funeral service, I remain deeply grateful for the people, partnerships, and families who have trusted me throughout this journey. I look forward to continuing my association with the Maine Funeral Directors Association, an organization I have been honored to serve during my tenure on the board (former Past President - 1985 - 1986). Funeral service has never been just a profession to me; it has been a calling rooted in compassion, respect and service to others.

Roger Bouffard, 60 Years of Funeral Service

Brian Hahn



As a first-generation funeral director, funeral service offers a rare opportunity to unite professional practice with personal fulfillment. Being invited into the lives of families during their most difficult moments—and guiding them through the grieving process with care compassion, and attention to detail is something I deeply value and genuinely enjoy.

Before entering funeral service, I spent two decades in foodservice distribution and dairy logistics with HP Hood LLC and Kraft Foodservice Alliant Boston. After returning to Maine, I worked 11 years for the Maine Turnpike while I pursued my education at McAllister. I worked full time, went to school part time, graduated in 2023 and became fully licensed as a Funeral Director in December 2024.

My funeral service career began in 2020 with the Fortin Group as a Funeral Attendant, followed by my internship at Jones, Rich & Barnes. Today, I serve full time as a licensed Funeral Director here, part of a legacy practice representing 187 years of funeral service history.

In addition to funeral service, I have a longstanding commitment to community care. I volunteered several years for the Town of New Gloucester EMS as a volunteer driver for Ambulance 1. A Shriner, Mason, and outdoor enthusiast, I feel most at home on the open road or outdoors in Maine's landscapes. I enjoy road trips to Boston and New York City, dinners out, skiing, home renovation, and quiet weekends at my camp in Eustis.

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News from the Maine Veteran's Cemetery

First Topic: Education – Pre-Eligibility of Veterans

As we discussed, *pre-eligibility* is one of the most common factors that can delay timely interment scheduling. When a veteran or dependent has not been pre-approved, the cemetery must complete a full eligibility review process. This can take anywhere from one day to over a month, depending on the documentation provided and the family's circumstances.

To help reduce delays and stress for families, directors, and cemetery staff, we respectfully ask for assistance with the following:

For deceased Veterans or Dependents who are not pre-approved:

- Inform the family that pre-eligibility is required (many families are unaware this process exists).
- Assist the family with completing the Pre-Eligibility Application
 - Note: Completing the form online significantly expedites processing.*
 - [Maine Veterans' Memorial Cemetery System Eligibility Application | Bureau of Maine Veterans' Services](#)
 - [download pre-eligibility application pdf](#)
- Share eligibility and disqualifying criteria:
 - [Title 37-B, §504: Maine Veterans' Memorial Cemetery System](#)
 - [download Expanded Burial Eligibility](#)

For deceased Veterans or Dependents who are already approved:

- Inform families that scheduling delays may still occur.
 - Time of year is the largest factor—spring is our busiest season, and interment scheduling delays of **3–4 weeks** are common during this period.

In both scenarios, our staff has found that families often do not fully understand the eligibility process or cemetery scheduling procedures, which can add unnecessary stress during an already difficult time.

Second Topic: Operational Information – Scheduling Adjustments

The State of Maine Veterans' Memorial Cemetery System is currently experiencing staffing challenges at our Augusta locations (Mt. Vernon and Civic Center Drive). As a result, we have implemented the following **temporary interment schedule adjustments** at these two locations only:

Monday, Wednesday, Thursday – Full-Size Burial Days

- Multiple full-size burials per day may be scheduled (typically 2, possibly 3)
- No cremation burials scheduled one hour before or after a full-size burial

Tuesday & Friday – Cremation Burial Days

- No more than four cremation burials per day
- Allows staff to manage additional responsibilities and full-size burial preparations

We recognize these changes may create some scheduling challenges. However, to maintain the quality of service, dignity, and respect owed to our veterans and their families, these adjustments are necessary. We will reevaluate and modify the schedule as staffing conditions improve.

Jeff Pooler | Superintendent of Cemeteries

Maine Veterans' Memorial Cemetery System

Maine Bureau of Veterans' Services

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<https://www.maine.gov/veterans/memorial-cemetery-system/index.html>

Scheduling Spring Burials

Maine Veterans' Memorial Cemetery System encourages early scheduling. Interments for spring/summer are already being scheduled

If your family is ready to schedule now, you may move forward with doing so. This will help mitigate phone backlogs as the season ramps up.

To schedule at Augusta locations:

Phone (207) 287-3481

Fax (207) 287-3483

To schedule at Caribou and Springvale locations:

Phone (207) 490-4612

Fax (207) 459-7397

[Memorial Cemetery System | Bureau of Maine Veterans' Services](#)

License Renewal Reminder

License renewals expire on 2/28/2026. Please be sure to renew your license to prevent license expiration.

You can [Renew Online Now](#)

You will need your password, which you previously created, along with your license number to renew online. If you do not remember your password, you can use the "forgot password" option to reset it.

You may renew online at your convenience, 24 hours a day, 7 days a week. Payment may be made with Visa or MasterCard. Don't have a credit card? You can also use a Visa or MasterCard gift card, available through Western Union, most banks, and some of the larger drugstore chains.

If you have questions, please call (207) 624-8603.

Proof of your continuing education credits are due on odd year license renewals. More info on ceu requirements can be found on the [MFDA webpage](#).

Thank you to our Silver Sponsors:





Bryant Installed as President of the NH Funeral Directors & Embalmers Association

Meredith, NH — David Bryant, who is also a member of the MFDA, was installed as President of the New Hampshire Funeral Directors & Embalmers Association (NHFDA) on Saturday, January 17, 2026, during the Association's Annual Meeting. He will serve a two-year term through January 2028.

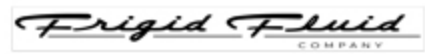
Founded in 1900, the NHFDA serves as a statewide advocate for funeral service professionals while also working to protect the rights and interests of the families they are privileged to serve. The Association provides continuing education opportunities, engages in legislative advocacy at the State House, and—through a trusted partner—administers the Master Trust Program, which allows families to safely and securely prepay funeral services with local providers.

Bryant's installation continues a longstanding family involvement with the Association, as his grandfather, Bert Bryant, previously served as its President during the 1970s,

and his father, Ed Bryant, served as a member of the Executive Board in the early 2000s.

A licensed funeral director from Berlin, Bryant will work alongside the Association's Board of Directors and membership to advance professional standards, support education, and ensure thoughtful representation of funeral service across New Hampshire.

Thank you to our Bronze Sponsors:



Membership Dues

MFDA membership payments are due. If you haven't already renewed, we hope you will renew promptly and continue your support of the MFDA. Your dues directly sustain the education, advocacy, and representation that protect our profession and the families we serve across Maine.

Renew Here: www.maineFuneralDirectors.org/pay-dues

Or, mail payment to MFDA PO Box 926, Gardiner, ME 04345

The MFDA Board is currently working on a membership drive for 2026.

If you know of anyone who may be interested in membership with the MFDA either as a full voting member or associate member, please contact a Board member.



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