



FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

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www.FuneralConsumersWMass.org

NEWSLETTER

SPRING 2026

Announcing 2026 Funeral Home Prices!

We've done it again! We've collected General Price Lists (GPLs) from almost all funeral homes in Western Massachusetts, and posted the results on our website:

<https://funeralconsumerswmass.org/2026-price-comparison-table/>

That table includes data from 96% of the funeral homes in Western Mass. You can SORT the table by Town, or by a price category such as "Immediate Burial" or "Direct Cremation" or "Embalming." Simply tap the top of a column to sort the entire list by that heading. For example, the current price range for Immediate Burial is

\$1795 to \$5795

A second tap will reverse the column sort, showing highest prices first. The range for Direct Cremation is

\$1495 to \$5245

Note: Direct Cremation prices charged by funeral homes may **or may not** include the fee charged by the crematory (typically about \$325-\$400) or the Medical Examiner's fee (now \$200, expected to rise to \$300). In our Price Comparison Table we report whether these extra fees are included in the quoted price.

We thank our volunteers who worked from January to early May to gather, analyze and double-check the data: Jim Couchon (committee chair), Kara Ribeiro, Joan Pillsbury, Cecile Richard and Pamela Shad.

We are proud to provide the public with this one-stop source of basic funeral home pricing in an easy-to-use sortable table. If you obtain a General Price List from one of the few funeral homes that did not reply to our survey, please forward a copy to us so we may add it. We scan each GPL and post a link ("Get GPL") in our table so that you can examine the complete document issued by the funeral home.

A **directory** of the funeral homes in Western Mass, with addresses and website links, is also available on our website. We update that directory when we learn of closures. (Dillon FH in Holyoke recently closed.)

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### We are excited to announce the topic for our Annual Program on October 4: Natural Organic Reduction (NOR)

FCAWM will sponsor a panel discussion that includes a NOR company speaker and a statehouse legislator. The panelists will describe the process of soil transformation and pending legislation to legalize NOR in Massachusetts. Come with your questions and learn more about this ecology-conscious method of returning the body to the earth.

# Starting the Conversation FCAWM Annual Meeting



At our annual business meeting held October 5, 2025, at the Rockridge Retirement Community in Northampton, the following officers were elected: Jim Couchon, President; Sandy Ward, Vice President; Cecile Richard, Treasurer; Alex Tinari, Secretary. New volunteer Kara Ribeiro was elected to a 3-year term as Trustee. Joan Pillsbury and Sandy Ward were reelected as Trustees. (Trustees with continuing terms are Pamela Shad, Jim, Cecile and Alex.) Following the business portion of the meeting, Dina Stander spoke on the topic of **“Can We Talk? Starting a Conversation about Death.”** She related real world examples on how to begin the conversation with your loved ones about wishes and plans for your final arrangements. *A recording of Dina’s presentation is available on request.* State Representative Homar Gomez also stopped by and spoke briefly about his proposed legislation to eliminate fees for the removal of a child’s body by the Office of the Chief Medical Examiner. He answered questions from the audience.

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The FCA of Western Massachusetts is a non-sectarian, all-volunteer, non-profit corporation dedicated to protecting a consumer’s right to choose a meaningful, dignified and affordable funeral or memorial service.

## Save the Date!

The next FCAWM Annual Meeting & Program will be held on Sunday, October 4, 2026, from 2:00 to 4:00 pm. Watch our website for location.

Consider joining the Board of Trustees. New board members are elected during the annual meeting each fall. We would love to have you, your ideas, and your enthusiasm join us in serving the community. For more information, please contact us. We currently have two vacancies. For bios of our two newest trustees, see page 6. Our 2026 program will be on Natural Organic Reduction (NOR). See page 1.

# Green Burial? Natural Organic Reduction?

You might ask, what's the difference between "green burial" and the new "green" option of natural organic reduction (NOR)?

There are several answers.

One answer is the TIME spent in the decomposition and soil transformation process. Both processes involve giving the body (donating its elements) to the earth, ultimately enriching the soil.

- Green burial, where a body is placed in a grave dug in the earth, takes a long time, requires no special technology, and occupies a specific place (grave site).
- NOR, where a body is placed in a vessel with carbon-rich organic materials and appropriate amounts of moisture, air, etc. happens much more quickly (1 to 3 months depending on the technology in use) and yields good organic soil that can be used anywhere. No gravesite is required.

Another answer is HISTORY:

- Green burial has a long history. It's just the current name for the old-fashioned "burial" like that practiced in the pre-Civil War era: in a plain pine box or simply in a shroud, without any embalming or metal or plastic containers, or synthetic clothing.
- NOR is a recent death care alternative. The first NOR facilities were established in Washington state in 2020. Oregon and Colorado soon followed. By 2025, fourteen states had legalized the process and legislation is pending in fourteen more. In 2025 there were still no facilities near us. By early June 2026, NOR options have begun to open in the northeast, and Massachusetts residents can use these out-of-state facilities.

We are gathering more information about NOR, and preparing for an educational program on October 4th in conjunction with our annual meeting. Save the date!



Above: An open house event at a natural organic reduction facility in May 2026

# Your Digital Legacy

## And Some Tips for Estate Planning

So much of our commercial and social activity is now done online. We leave a large digital footprint. Think about the bills we pay, our investment accounts, email, photos, videos, and other documents that are stored in the cloud. What will happen to these digital assets after you die?

Unfortunately, our loved ones are often left unprepared to navigate the maze of our online afterlife. Leaving behind a login ID and password alone may not be enough to secure these assets. Multifactor authentication codes or security questions are often involved to be sure no unauthorized access is granted.

### Laws Governing Digital Assets

The Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA) governs access when the account owner dies or loses the ability to manage the account. It extends the power of a fiduciary to include digital assets but restricts a fiduciary's access to email, texts, and social media accounts unless the user named a fiduciary access in a will or other record.

Digital assets have two components: a license and a property right. Licenses cannot be inherited or transferred to a new owner. For example, you retain property rights over the emails you download to a physical device. However, access to an email service is permitted by a license. You can't transfer the license to access the email account.

The Apple Legacy Contact feature allows you to designate someone to access your AppleID after your death. Facebook and other social media accounts also have Legacy features.

In general, family members can access digital assets that exist on a physical device if the passcode is available. Digital assets in an online account often cannot be reached.

### Steps to Take for Digital Estate Planning:

1. Name your digital executor in your will or in your financial power of attorney!
2. Take an inventory of your digital assets and determine which are of value and what accounts could be closed.
3. Provide explicit instructions on what should be done with these assets.
4. Create general access protocols for passwords and for backing up digital assets that are stored in the cloud.
5. Actively curate your digital legacy with a view to what you want to leave behind.

What you post online represents you. It really is a legacy, so be intentional. Incorporate periodic reviews as part of your ongoing routine.

*This article is an edited summary of "Your Digital Legacy" created by Phyllis Croisant and available on the national Funeral Consumers Alliance website (funerals.org). Please see that article for more detailed information.*

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For examples of what your family may have to cope with in dealing with your digital legacy, read this book:

My Parents Are Dead: Now What? A Panic-Free Guide to the Practicality of Death by Becky Robison (Quirk Books, 2026).

You may also visit her website (www.deadparentswhatnow.com)

Educational Outreach



the public.

We also provide speakers to groups that invite us for in-person presentations, and we frequently participate in health and wellness fairs at senior centers. Since September 2025 (beginning of our fiscal year), we have provided speakers for 12 different groups and sent volunteers to staff information tables at 18 health and wellness fairs.

And here comes the next one: we'll be at South Hadley Council on Aging, 45 Dayton Street, South Hadley, on **Wednesday, June 24, 10 am-2pm**, for their "Aging in Place Health Fair." Come greet us!

These educational events are well-received, and we appreciate the lively interactions we have with the public. These in-person events help us convey information to consumers, and let them know that FCAWM exists, however, our capacity for adding more in-person events is limited.

We would like to develop additional methods of outreach and education. As there are over 100 senior centers in Western Mass., we cannot serve them all without finding new ways to do so. We would like to design learning modules on different aspects of death care. These could be used as teaching modules in classroom-like settings, or provided to group gatherings instead of scheduling a volunteer speaker. These could be slide shows, videos, or webinars, and could include reference readings and resources for those looking to dive deeper.

Here's where you could help us! We are seeking volunteers and/or referrals to people who have skills in developing educational modules or creative ideas for expanding educational outreach. We hope that some community-focused individuals with public speaking and/or educational experience might enjoy advising us and helping us explore options. You could make a positive impact on people seeking to learn their rights and options in what has often been a shrouded (pun intended) topic. Contact us to learn more about our plans and how you could help. Call 413-376-4747 or email fcawmass@gmail.com. We'd love to hear from you!

New Trustees



Jennifer Brunette

We welcomed Jennifer as a new member in February 2026 and soon appointed her to fill a vacancy on our board. Jennifer’s education started at American International College, where she earned a BSBA in Accounting and Finance and an MBA. She began her career in accounting in a manufacturing setting while dabbling privately in rental properties. She left the workforce for six years to grow her family and then joined the Appleton Corporation property management company. At the time, Appleton had a growing portfolio of residential, subsidized, commercial, and transportation properties.

Jenifer says “Working in subsidized residential properties for the last 14 years, I have seen firsthand the dilemma that families face in providing a proper burial for their loved ones. I am looking forward to working with this group (FCAWM) to assist such families.”

Kara is a lifelong resident of western Massachusetts with a passion for helping her community. Her first interactions with death happened at a young age, when at 10 years old she began volunteering at the nursing home her grandmother lived in. The years volunteering in that setting gave her a pragmatic view of mortality and death. An event called “Death Over Donuts” drew her in last year, and she attended one of the FCAWM outreach talks at a local library. Before she knew it, she was elected to the FCAWM board. Kara has also been a member of her local Council on Aging since 2018 and a volunteer at Dakin Humane Society since 2015. Kara graduated from UMass with a degree in Industrial Engineering and has worked the last 15 years as an analyst in the Healthcare industry. When not working or volunteering, she can be found sewing, kayaking, or cleaning up after one her of lovely, messy fur babies.



Kara Ribeiro

Donations welcome! Please make checks payable to FCAWM and send to P. O. Box 994, Greenfield, MA 01302-0994.

Or donate ONLINE by credit card or e-check: funeralconsumerswmass.org/donate/

Contributions are tax-deductible. We are a 501(c)(3) organization.

___ YES! I want to renew my support for the Funeral Consumers Alliance of Western Massachusetts and its mission of promoting and protecting a consumer's right to choose meaningful, dignified, and affordable final arrangements. ___\$15 ___\$30 ___\$50 ___\$100 or \$_____

___ I'm NEW. Please enroll me and send the "Before I Go, You Should Know" planner and membership package. (Suggested new member donation is \$30.) I am enclosing \$_____

___ Please send me ___ copies of the "Before I Go, You Should Know" planner. I enclose a donation of \$ _____ to reimburse FCAWM for the expenses of acquiring and mailing the spiral-bound planner. (Suggested minimum \$15 per copy.)

___ I have time and interest in helping FCAWM. Please contact me about volunteer opportunities.

Name: _____ Telephone: _____

Address: _____

E-mail: _____

Prefer to receive newsletters via email? Yes _____ No _____

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Important updates to "Caring for Your Own Dead"

Our website now has an expanded page under the title "Home Funerals: Caring for Your Own Dead." You'll find it under the "Options/Rights" tab. Sandy Ward, our volunteer webmaster, borrowed the best parts of FCA of Eastern Mass web pages on "Caring for Your Own Dead," which had been an excellent resource for years. Unfortunately, a change in 2025 to the Massachusetts death registry system from the earlier EDRS to the new MAVRIC (Massachusetts Vital Records Information Collaborative) system unintentionally broke many of the links in FCAEM's web pages. With help from the webmaster of Green Burial Massachusetts, who had also discovered these non-working links, we developed a fresh version of that important information.



June 13, 2026 Update: Sad news from our sister organization

The Funeral Consumers Alliance of Eastern Massachusetts board has started the process of winding down their organization. With key board members moving out of state and others being unable to serve, they have decided it is necessary to dissolve. We are assisting them throughout the shutdown process and are very sorry to see them go. Coincidentally, both organizations were birthed in March 1962! FCAEM members will be invited to transfer membership to FCAWM if they wish. The mission will continue. More details will be provided in our Fall newsletter.

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NOTE: Please notify us if you change your address, wish to unsubscribe, or wish to change your preference (electronic vs. print) for our newsletters (2 per year). Call 413-376-4747 or email fcawmass@gmail.com. THANK YOU!