Remembrance or returned to you. You may also be asked if you would like to use any of the ashes for memorial products.

## **The Funeral Service**

The person arranging the funeral may choose any form of service they wish or it may have already been discussed with your loved one and they may have expressed a preference. It is up to you if you would like this to be a religious or secular service.

The *Order of Christian Funerals* (*OCF*) provides the rites through which the Church supports the personal grief of a family from the time a loved one dies to the final committal at the graveside or the crematorium.

<u>Funeral Mass</u>: When a baptised person dies, the Church invites the family and friends of the deceased to gather with members of the parish community for the funeral Mass/Service. This takes place in the parish church. Ministering to the grieving family and friends, the Church comforts and consoles them in the funeral rites with God's Word and Sacrament of the Eucharist.

<u>The Rite of Committal:</u> The funeral rites conclude with the rite of committal, celebrated at either the graveside or at the crematorium. The family, friends and members of the parish community prayerfully offer their final act of respect toward the loved one's body.

If you do not want any form of religious service there are other options available, you may like to have a Humanist Celebrant conduct the ceremony, this is a secular funeral which offers a dignified farewell as well as a celebration of life while recognising the profound sadness of saying goodbye it allows those present the opportunity to do so as they wish. If you do not wish to have a service of any kind then please discuss this with your funeral director who will be able to organise this.

If for any reason there is no body, a memorial service can be offered instead of a funeral service.

## **Funeral Costs**:

The costs of a funeral vary widely depending on many factors from the funeral director used, the type of funeral and service and the additional add-ons arranged, the average ranges from around £3,000 -£5,000. The person who arranges the funeral is responsible for paying the final bill and it is important to know where the money for the funeral will come from. These costs may have already been covered by a pre-arranged Advance Funeral Plan or by a Life Insurance Policy or they may be paid for from the estate of the deceased. In other cases, relatives may need to borrow money until the person's money and property are sorted out. Some funeral directors will allow payment to be delayed until this has happened. However, most funeral directors will require an initial deposit of up to half the total cost before proceeding with the funeral arrangements. The funeral director should always give a written estimate of the cost of the funeral, but the final bill may be higher. The bill will cover the costs of burial or cremation, the fees for the funeral service and the professional services of the funeral director. There will also be charges for extras, such as flowers, cars, service sheets and newspaper notices.