

## Resources...

The following agencies may be of assistance.

### Age & Opportunity Centre 956-6440

Counselling services are provided by professional social workers who assist individuals, couples and families of the elderly in dealing with grief and loss as well as other issues. Support groups are offered for widowed spouses.

### Compassionate Friends 787-4896

Provides support to bereaved parents and their surviving children.

### Hospice & Palliative Care Manitoba 889-8525

Provides bereavement support to individuals and groups.

### Klinik Community Health Centre 784-4200

Provides an "After-Suicide" grief group and one-on-one counselling.

Please contact us for additional bereavement support programs.

## Suggestions...

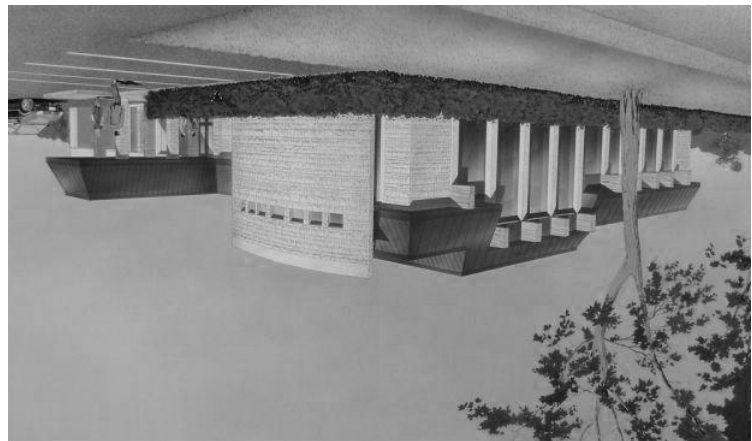
These are some agencies you may need to notify of the death.

Banks  
Credit Cards  
Insurance  
Pensions/ CPP/OAS  
Revenue Canada  
Utilities  
Investments

Land Titles  
Unions  
Home/Healthcare  
MB Public Insurance  
Motor Vehicle Branch  
Clubs/Organizations  
Subscriptions

10/10

3030 Notre Dame Avenue  
Winnipeg, Manitoba Canada R3H 1B9



Telephone (204) 949-2200  
In Gimli: Telephone (204) 642-7124  
Fax: (204) 694-9494  
Web: nbardal.mb.ca  
E-mail: info@nbardal.mb.ca

## A LONG STANDING TRADITION



- Traditional and Contemporary Funerals
- Preneed Arrangements
- Indoor Scattering Garden
- On-Site Crematorium
- Parking
- Across from Brookside Cemetery

Call: **949-2200**  
(204)

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THE ONLY FUNERAL HOME OWNED AND OPERATED BY THE BARDAL FAMILY

## Helpful Information

### Our Mission Statement

*To be ahead of our time; to gain the trust of our Clients in conducting Funeral and Cremation Services and to offer culturally diverse ways of honouring life.*

## **Canada Pension Plan**

1-800-277-9914

servicecanada.gc.ca

- A lump sum death benefit is paid out of the deceased's Canadian Pension to the estate up to the current maximum of \$2500.00.
- Canada Pension calculates the benefit by the amount paid into the plan, any supplementary income is paid to the spouse or common-law partner, each month until death.
- Monthly benefits for children up to the age of 18 years. Dependent children between 18 and 25 are entitled to children's benefits providing they are a full-time student at a recognized institution.

## **Old Age Security**

1-800-277-9914 (Same as CPP)

- OAS payments cease at the time of death (the last day of that month).
- OAS must be notified of a death, if the deceased was not eligible for Canada Pension.

## **Manitoba Public Insurance**

1-800-665-2410

985-7000 (Winnipeg)

- Any titled, automotive vehicle, such as a car, truck or recreational vehicle, becomes part of the estate when the deceased is the sole owner.
- A lump sum is available for funeral expenses as a result of death caused by a motor vehicle accident.
- Other benefits are discussed in the Vehicle Registration Handbook.

## **Worker's Compensation Board**

1-800-362-3340

954-4321 (Winnipeg)

- A death benefit for funeral costs is provided to either the estate or spouse, along with other benefits which may be applicable.

## **Veteran's Funerals**

(Last Post Fund) 233-3073

- A veteran's eligibility will be considered upon financial assessment and proof of active service during wartime.

## **Insurance**

- All policies should be closely examined with agents, including lapsed policies to check for any extended coverage.
- Any survivor's life insurance policies, which name the decedent as beneficiary should be changed.

## **Employee Retirement Accounts**

- Consult the deceased's employer regarding the status of retirement plans and survivor benefits.

## **Bank Accounts**

- The funeral invoice can be taken to the bank for payment directly from the deceased's account. Probate is not required for payment of funeral expenses.

## **Real Estate**

- Real estate jointly held is transferred to the survivor.
- Property in the deceased's name only or jointly owned by the deceased and a party other than the surviving spouse, may require probate whether or not a will exists.

## **Safe Deposit Box**

- A safe deposit box held in the decedent's name may be sealed until an official takes inventory of the contents.
- Consult your bank manager or lawyer regarding legal procedures.

## **Stocks and Bonds**

- Stocks and bonds held in the sole name of the decedent generally must be probated.
- Bonds may be transferred to a named survivor, subject to estate taxes. Consult a financial advisor or lawyer.

## **Credit and other Cards**

- Some card companies will transfer Air Miles or points to a spouse or a designate. These items are also part of the deceased's assets and therefore part of the estate.