

BLOCK

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curricular activities. Even as a middle-income family, Block said figuring out how to pay registration and equipment fees was a challenge.

"[I] began to think about my clients. If I'm having to budget for these things, how can my clients afford it?" Block said. "So I began to ask them."

Most of the time, they couldn't afford it, Block said.

Block said she soon discovered extracurricular activities like sports help youth form and cultivate their most important developmental assets, a key to becoming functional adults.

Then she started working on the idea with Dick Olson, a Stillwater local Block credits with "helping my vision become reality," she said. Olson died in 2014 but his daughter still serves on the board, Block added.

Block said she had the skills to open the nonprofit from studying business administration in college. After earning her Bachelor of Arts, she moved to Orlando, Fla. to work at Tupperware World Headquarters in their international department.

Being a fifth-generation Stillwater resident, Block eventually returned to the St. Croix Valley. Like a handful of Stillwater locals, Block's great-grandfather immigrated from Sweden and settled here, she said. He owned and operated a meat market on Fourth Street in Stillwater, Block added.

Before she worked at Valley Outreach, Block also worked at a cancer research and treatment facility in Roseville, Minn. and served on the Stillwater planning commission for four years.

"In my mind, Stillwater is utopia," Block said.

In her spare time, Block said she is active with her family, whether playing tennis, golf, volleyball, downhill skiing or camping. Her and her husband also joined St. Croix Curling club and they play pickle ball at their church.

"I understand the importance of being physically active and eating right because I'm immersed in it here," she said.

Empowering youth through access to activities

In 2018, Youth Advantage served 330 children who participated in an average of two activities each, Block said.

Youth in kindergarten through 12th grade, who live or go to school in the Stillwater school district and who qualify for free

Youth Advantage fundraiser

Youth Advantage will hold its annual Mardis Gras fundraiser 6:30 p.m. to midnight on Friday, March 1 at 7 Vines Vineyard at 101 High-

way 96 in Dellwood. The 21-plus event includes silent and live auctions, dueling pianos and games. Early bird tickets are \$65 per person.

or reduced-fee lunch can use Youth Advantage's resources, Block said.

While Block said many Stillwater families can afford costs associated with youth sports, theater or music, Youth Advantage fills a niche.

"Youth Advantage ensures that the 15 percent that don't have those means get to interact with their peers outside of school," Block said. "We all win when kids have a sense of belonging and have an opportunity to build their developmental assets."

Youth Advantage provides support in three ways: equipment, community partnerships and financial donations for registration fees.

In addition to sports equipment, Youth Advantage also provides musical instruments. This school year, the nonprofit loaned 73 musical instruments to students who participate in band or orchestra at school, Block said.

Youth Advantage also partners with other community organizations, such as Afton Alps Snowboarding Outreach Society (SOS). In the last two years, the partnership gave about 50 kids an opportunity to snowboard and ski, said Pamela Hoye, marketing and public relations manager at Afton Alps.

Hoye said Block made the partnership easy by connecting SOS with students and organizing transportation.

"She has such a pulse on the need and how to fill those needs," Hoye said. "She's really talented and really passionate."

Harnessing the courage

to ski or snowboard down a hill is powerful, Hoye said, but unfortunately, the sport has a financial barrier. Youth Advantage bridged the gap so youth benefit from trying a new sport, Hoye said.

"Not to mention the benefit of being outside," she said. "To be in a zone where you're not using technology."

In the quest to help youth thrive, Youth Advantage is growing.

The nonprofit recently started its first in-house program, "Brave, Bold Girls," which aims to help middle school girls grow healthy and confident through conversations and physical activity.

The program encourages girls to maintain a healthy lifestyle at an age they typically drop sports, Block added.

Additionally, as the result of a generous donor, Youth Advantage will expand tutoring services, providing greater access to kids who need extra help with school.

At the end of the day, Block said Youth Advantage's services are not about making a star athlete or musician.

"It's more about helping kids develop what they need to become healthy, thriving adults," she said.

This is the final installment of a six-part profile series featuring women who lead local nonprofit organizations.

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Why Haven't Senior Homeowners Been Told These Facts?

Keep reading if you own a home in the U.S. and were born before 1955.



FACT: In 1988, President Reagan signed an FHA bill that put HECM loans into law.

It's a well-known fact that for many senior citizens in the U.S. their home is their single biggest asset, often accounting for more than 50% of their total net worth.

Yet, according to new statistics from the mortgage industry, senior homeowners in the U.S. are now sitting on more than **6.1 trillion dollars** of unused home equity.¹ With people now living longer than ever before and home prices back up again, ignoring this "hidden wealth" may prove to be short sighted.

All things considered, it's not surprising that more than a million homeowners have already used a government-insured Home Equity Conversion Mortgage or "HECM" loan to turn their home equity into extra cash for retirement.

However, today, there are still millions of eligible homeowners who could benefit from this FHA-insured loan but may simply not be aware of this "retirement secret."

Some homeowners think HECM loans sound "too good to be true." After all, you get the cash you need out of your home but you have no more monthly mortgage payments.

NO MONTHLY MORTGAGE PAYMENTS?² EXTRA CASH?

It's a fact: no monthly mortgage payments are required with a government-insured HECM loan;² however the homeowners are still responsible for paying for the maintenance of their home, property taxes, homeowner's insurance and, if required, their HOA fees.

Another fact many are not aware of is that HECM reverse mortgages first took hold when President Reagan signed the FHA Reverse Mortgage Bill into law 29 years ago in order to help senior citizens remain in their homes.

Today, HECM loans are simply an effective way for homeowners 62 and older to get the extra cash they need to enjoy retirement.

Although today's HECM loans have been improved to provide even greater financial protection for homeowners, there are still many misconceptions.

For example, a lot of people mistakenly believe the home must be paid off in full in order to qualify for a HECM loan, which is not the case. In fact, one key advantage of a HECM is that the proceeds will first be

used to pay off any existing liens on the property, which frees up cash flow, a huge blessing for seniors living on a fixed income. Unfortunately, many senior homeowners who might be better off with HECM loan don't even bother to get more information because of rumors they've heard.

That's a shame because HECM loans are helping many senior homeowners live a better life.

In fact, a recent survey by American Advisors Group (AAG), the nation's number one HECM lender, found that over 90% of their clients are satisfied with their loans.

While these special loans are not for everyone, they can be a real lifesaver for senior homeowners.

The cash from a HECM loan can be used for any purpose. Many people use the money to save on interest charges by paying off credit cards or other high-interest loans. Other common uses include making home improvements, paying off medical bills or helping other family members. Some people simply need the extra cash for everyday expenses while others are now using it as a "safety net" for financial emergencies.

If you're a homeowner age 62 or older, you owe it to yourself to learn more so that you can make an informed decision. Homeowners who are interested in learning more can request a free 2018 HECM loan Information Kit and free Educational DVD by calling American Advisors Group toll-free at 1-(877) 887-4566.

At no cost or obligation, the professionals at AAG can help you find out if you qualify and also answer common questions such as:

1. What's the government's role?
2. How much money might I get?
3. Who owns the home after I take out a HECM loan?

You may be pleasantly surprised by what you discover when you call AAG for more information today.

¹Source: <http://reversemortgagedaily.com/2016/06/21/seniors-home-equity-grows-to-6-trillion-reverse-mortgage-opportunity>. ²If you qualify and your loan is approved, a Home Equity Conversion Mortgage (HECM) must pay off any existing mortgage(s). With a HECM loan, no monthly mortgage payment is required. A HECM increases the principal mortgage loan amount and decreases home equity (it is a negative amortization loan). AAG works with other lenders and financial institutions that offer HECMs. To process your request for a loan, AAG may forward your contact information to such lenders for your consideration of HECM programs that they offer. When the loan is due and payable, some or all of the equity in the property no longer belongs to borrowers, who may need to sell the home or otherwise repay the loan with interest from other proceeds. AAG charges an origination fee, mortgage insurance premium, closing costs and servicing fees (added to the balance of the loan). The balance of the loan grows over time and AAG charges interest on the balance. Interest is not tax-deductible until the loan is partially or fully repaid. Borrowers are responsible for paying property taxes and homeowner's insurance (which may be substantial). We do not establish an escrow account for disbursements of these payments. A set-aside account can be set up to pay taxes and insurance and may be required in some cases. Borrowers must occupy home as their primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan also becomes due and payable when the last borrower, or eligible non-borrowing surviving spouse, dies, sells the home, permanently moves out, defaults on taxes or insurance payments, or does not otherwise comply with the loan terms. American Advisors Group (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors, Orange CA, 92868. . V2017.08.23_OR

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For information about a facility in your area offering low cost mammograms, or free mammograms to eligible women, call 1-800-ACS-2345

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