

### Reverse Mortgage

Reverse Mortgages enable older homeowners (62 and over) to borrow against the equity in their home, without having to sell their home, give up title or make a monthly payment. Cash advances from this federally regulated loan are considered "tax-free" income and do not affect Social Security or Medicare benefits. Reverse mortgages provide older adults the personal and financial independence to live a more comfortable retirement in their own homes.

### Senior Dining/Congregate Dining

Nutritionally balanced meals are served to older adults in a group setting. Special diets are available. Social and volunteer opportunities, as well as informational and educational programs are often part of the senior dining program. Meals are usually subsidized with federal and state funds. Persons age 60 and over, and their spouse, donate toward the cost of the meal.

### Support Groups

Provide mutual support and education for persons dealing with common concerns.



**NICOLLET COUNTY BANK**

Community People You Know

## NCB Saints Club 2007 Upcoming Events

May 10 — Todd Prafke, Speaker "State of the City"

May 15 — Mankato Senior EXPO (NCB will be there!)

May 23 — Travel Show on Historic South Tour @ Whiskey River

June 8 — Ice Cream Social @ NCB Lobby

June 14 — "Leaving Iowa" @ Old Log Theater

July 11 — Northern Wisconsin Tour (thru' the 13th)

(Including Bayfield, the Apostle Islands & Madeline Island)

July TBD — Lake Washington Pontoon Boat Ride

August 10 — Red Hatters Klondike Kate Bash Luncheon

(Enjoy a wonderful luncheon and a memorable performance of the Royal Order of Klondike Kates of the St. Paul Winter Carnival Fame!)

August 30 — State Fair Day Trip

(Senior Award Celebration is held this day)

September 5 — TWINS vs Cleveland Indians daytrip

(Seats reserved in the upper part of the Lower Deck so not too many steps)

September 20 — Customer Appreciation Day

(We'll tell you more later!)

October 6 — Oktoberfest Cruise on the Mississippi

(Complete with German lunch, beer, Helga the Hamburg Wench and a Hammerschlag contest!)

October 13 — Historic South Tour (through the 18th)

Tour Historic Mansions, enjoy southern cooking and stroll through the charming southern gardens and historic sites on this wonderful six-day tour!)

November 1 — Fireside Dinner Theater Trip (through the 2nd)

(The Fireside Dinner Theatre show, "A Fireside Christmas" will ring in the holiday season, featuring a wonderful dinner buffet served prior to the show! Also includes a Dells Boat Ride and a visit to the Swiss Village of New Glarus!)



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