

Scene Around Town




The final Chamber of Commerce Music in the Square Concert for 2005 at The Hunt in Liberty Square July 30th was the oldies group, the Shallows, above. Below, after many years as a downtown eyesore, this vacant building on Rte. 209 near Center St. was finally torn down on July 29th. Right, Mayor Jeff Kaplan (left) is interviewed by WELV's Eric Aiese at a live broadcast from the Blueberry Fest.



Reduced Home Mortgage Rate

The U.S. Department of Agriculture (USDA) Rural Development announces a decrease in the home mortgage interest rate for its Section 502 Homeownership Direct Loan Program. Effective August 1, 2005, the new interest rate has been reduced to 5.375%, down from the 5.625% rate that has been in effect since July. This rate decrease makes these summer months a good time for low-income families to purchase a home through the USDA Rural Development program.

The Section 502 direct loan program is available to eligible very-low and low-income households to purchase an existing home, purchase a site and construct a dwelling, or purchase a newly constructed dwelling in rural areas.









Financing under this program is available for up to 100% loan-to-value, and no down payment is required. Eligibility is based on household size and income. Applicants also must have acceptable credit histories, and debt-to-income ratios. Depending on household incomes, mortgage payments may be subsidized to as low as one-percent interest rate. To view rural eligibility requirements and/or the area's income limits, visit <http://eligibility.sc.egov.usda.gov>, or contact the Middletown USDA Rural Development office. 



Back To School And Smile!

by Cecilia Escarra, Program Administrator
PRASAD Children's Dental Health Program, Inc

Teeth are important in helping to provide nutrition to the body, to speak properly, general good health and appearance. Baby teeth hold a place in the mouth for permanent teeth and provide an opportunity to learn good habits before permanent teeth come in. There are basic preventive steps to help your child maintain good oral health:

-  Brush at least twice a day and floss daily.
-  Feed your child with a variety of healthy foods and limit starchy or sugary food.
-  Infants and children should never be allowed to take a bottle with sweet drinks to bed. Milk, juice, and other sweet drinks remain in the child's mouth and decays teeth.
-  Take your child to the dentist twice a year. The first dental visit should be between the eruption of the first tooth and his or her first birthday.
-  If your water hasn't fluoride in it ask your dentist or doctor about giving a prescription for fluoride.
-  Your dentist can tell you whether your child might benefit from a dental sealant.
-  Mouth guard should be worn during all highly active sports. 



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