

Rate Lowers for Veterans' Home Loan

A lower interest rate for veterans' home loans was announced last week by Jon Mangis of the Oregon Dept. of Veterans' Affairs.

The interest rate is a fixed, 5.95 percent for a 30-year loan.

"We haven't seen interest rates this low in a long time," said Mangis. "Housing prices seem to have stabilized recently in many parts of Oregon. It's not a bad time to be shopping for a home loan. This rate is available to qualified veterans who have been out of the active military services less than 30 years. That covers a lot of people."

Under the provisions of Ballot Measure 83 passed overwhelmingly last November, any honorably discharged veteran who meets the 30 year qualification and has served at least 210 days on active military duty is eligible. Additionally, any honorably discharged veteran who was discharged for a service-connected illness or injury and who served less than the required 210 days is also eligible.

Also eligible are those who served less than the required

time period but who served in an area for which a campaign or expeditionary medal was authorized.

This would include many who served in places like Granada, Lybia, Panama, Somalia, Haiti, El Salvador, the Persian Gulf, the Balkans or Kosovo.

"This expanded eligibility includes a lot of people who we have been unable to serve in the past," Mangis continued. "Now it doesn't matter when you entered active duty, as long as you were separated from the military less than 30 years ago. And, if you don't meet the length of active duty requirement, you might still qualify if you served on active duty status in an area for which the U.S. military authorized a certain medal. This change will allow a lot of the National Guard and Reserve people to qualify for our program."

Additional information may be obtained by calling the department at 1-800-828-8801 ext. 2070 or 503-373-2070. Those interested in further information are encouraged to visit the agency's web site at www.odva.state.or.us.

Taking Precaution With Immunizations



A nurse at Providence St. Vincent cares for a young girl during a visit to update her immunizations. It is important for children to receive proper immunization at the beginning of each school year. Health specialists recommend that parents check with their child's physician to make sure shot records are up to date.

PHOTO BY DAVE LAWTON

The time is now for that trip to the doctor's office for school physicals and immunizations.

Whether it's a physical exam for sports activities or immunization and/or boosters, it's im-

portant to get ready early for the school year.

Vaccines protect children against diphtheria, tetanus, whooping cough, polio, measles, mumps, rubella, men-

ingitis, hepatitis B and chickenpox - diseases that can spread from one child to another at school, the grocery store or on the playground.

Administrators in the infection

control division at Providence St. Vincent and other medical clinics can speak to the kinds of shots that children are required to have prior to going back to school this fall.

School Vision Tests Offered Free

Health officials encourage screenings as part of every child's annual back to school routine

American Foundation for Vision Awareness statistics show that 80 percent of learning attained during the first 12 years of life arrives thorough visual means.

So when poor childhood vision goes undetected, low academic grades and social stigma can be the result.

Because vision problems can drastically hinder a child's progress in school, staff physicians at Pacific University's College of Optometry recommend that children have vision screenings prior to or early in the school year.

The college offers free vision screenings for infants and children at its Portland and Forest Grove Vision Centers. In addition, the college offers the tests at Multnomah County-affiliated vision centers in Gresham and in southeast and northeast Portland.

"Vision screenings will not only reveal problems in the child's current vision capabilities, but also can spot problems such as reduced eye coordination, distanced vision problems and poor eye health," said Steve Fletcher, director of advancement at the College of Optometry, who added that debilitating illnesses such as diabetes and hypertension can be detected through screenings and vision examina-

tions.

"Vision problems can be misinterpreted as learning problems and, if not corrected, can cause lifelong reading difficulties, so we are encouraging community members to make scheduling a vision screening a regular part of their family's back to school routine," Fletcher said.

To make an appointment for a free vision screening near you, call 503-357-5800.

Crisis Line Volunteers Wanted

The Portland Women's Crisis Line is seeking volunteer advocates to staff its 24-hour domestic violence and sexual assault hotline. The volunteers respond in-person to requests from victims and survivors after completing a 39-hour advocate training program. An additional 12-hour program for sexual assault advocacy training is also offered. For more information and to request an application packet, call 503-232-4176. Court advocates also needed weekdays to assist in Multnomah and Clackamas County courthouses. To volunteer, call 503-232-4190.

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