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City loan program needs new borrowers, says alderman

A Hoopeston lending program is being underused, according to the man who oversees the program.

The city's revolving loan program has approximately \$60,000 available, said Alderman Bill Goodwine. "We're just trying to give it away," he said.

The program provides money to retain and create jobs by lending money to existing and start-up businesses. Since its inception nearly five years ago, the program has assisted nine businesses in Hoopeston by lending approximately \$300,000.

Misconceptions about changes made in the program may keep potential borrowers from participating, Goodwine said.

In 1997, the city was sued by the Chronicle over re-

volving loan committee meetings that were closed to the public. Since the suit, the city has changed the way the program is administrated, allowing officials to keep potential borrowers' financial information private.

It is that aspect that Goodwine, who administers the program, likes least. "It's a one-man show," he said. "Even though I get input, you can just see what could happen if I turn one down, it's going to be because 'I didn't like them,'" he said. "If one fails, it will be 'he's Bill Goodwine's buddy.'"

While that is a drawback to overseeing the plan,
See LOAN on other side

Loan continued from other side

Briefly

Show choir competes

The Hoopeston Area High School show choir, New Direction, showed Saturday there's snow business like show business.

The show choir participated in the Midwest Show Choir Competition at Mt. Zion, finishing ninth of 14 schools, despite weather-related missed school and practices earlier this month.

The group is directed by Marty Lindvahl.

HMA accepting auction items

The Hoopeston Multi Agency is accepting donations of good, used items for its second annual auction to be held March 27 at the McFerren Park Civic Center.

The auction, scheduled to begin at 11 a.m., is being held to raise money for the Multi Agency. "We could use \$1,500 or whatever we can get," said executive director Chalmers Flint.

Auctioneer Bill Dewitt has volunteered his services for

the auction, as he did last year.

Unlike last year, however, this year's auction will not include celebrity items. "That just cost too much," Flint said.

To donate items to the auction, or for more information, contact the Multi Agency at (217) 283-5544.

Sweetheart Banquet

Hoopeston Area High School's Drama Department, S. A.A.D., Authors' Society and Student Council will sponsor the eighth annual Senior Citizens' Banquet. The event will be held at 12:30 p.m. Thursday, Feb. 11, in the high school gym.

Any Hoopeston Area senior citizen interested in attending is asked to call (217) 283-6668 and leave their name(s) and how many will be attending in their party. This must be done by Feb. 1 to allow enough food to be ordered.

For more information, call (217) 283-6668.

DANCE

Saturday, Jan. 23 9 p.m.-1 a.m.

Hoopeston American Legion

Featuring Full Circle

\$4 single, \$6 couple
 All door proceeds to
 American Cancer Society

Performance

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 ¼ mile north of East Lynn

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Fish Fry
5-8 p.m. Friday, Jan. 22
American Legion
502 E. Penn, Hoopeston
Fish Dinner \$5.50 Shrimp Dinner \$6.50
Chicken Dinner \$7.00
Includes slaw, baked beans, roll & fries.



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Goodwine said he has accepted it. "It's a good program, so, so be it," he said. "I think (applicants) appreciate the fact that we kept it confidential."

To borrow from the program, a potential business must meet certain guidelines. For each \$10,000 borrowed, one job must be created. Jobs must be created within 12 months of borrowing the money, and 51 percent of jobs must benefit low to moderate-income people. "In Hoopeston, that's typical," Goodwine said.

Additionally, money must go to private businesses and speculative ventures are prohibited. Businesses must

locate within the city limits and, while branch offices are allowed, the program will not cover loans to businesses relocating from other parts of the state.

The revolving loan cannot exceed 30 percent of the project total or \$50,000. The city made one loan, of \$100,000, to Hoopeston Foods under the program, but a state waiver was needed before the loan was approved, Goodwine said.

Finally, the money must fill a financing gap between bank and private loans. Businesses which can receive

bank-quality loans will not be approved, Goodwine said.

Going by the guidelines, the loan program will fund ventures considered risky by traditional lending sources. However, the city's ratio of good loans to bad is very high. Some of the program's earliest loans have been repaid, including those to Global Fashions, M&N Pallet and S.A. R.A.H.'S Fitness Center.

Others, such as Rod's Home and Auto, Hoopeston Monument, WHPO, Hoopeston Foods and the Hoopeston Food Locker, are whittling their loan amounts down, Goodwine said.

More information on the revolving loan program may be received by calling city hall at 283-5833



Court Dispositions



Jan. 7: Jamie Miller, Hoopeston, alcohol prohibited, summons issued.

Jesusa Salinas, Hoopeston, to pay \$153 and \$36.35 restitution, continued to Feb. 18.

Jerry Torres, Hoopeston, hearing on writ, continued 30 days.

Drynda Tran, Hoopeston, deceptive practice and

\$188.85 restitution, deceptive practice and \$24.50 restitution, deceptive practice and \$84.86 restitution, pleaded guilty; \$75 on each plus costs and restitution.

Karen Williams, Ambia, Ind., deceptive practice and \$47.79 restitution, deceptive practice and \$57.57 restitution, deceptive practice and \$77.02 restitution;

In the Hospital



Hoopeston Community Memorial Hospital
Jan. 14

Admitted: none.

Discharged: Sandy Cramer
Jan. 15

Admitted: Martha Hedrick, Penfield; Pauline Jaynes and Cozetta Fix, Hoopeston.

Discharged: Freda Schupbach.
Jan. 16-17

Nothing to report.

Police News



A **cell phone**, taken Jan. 4 from a 1989 Buick, was recovered Sunday at 801 S. Fifth St.

Weather



Cloudy today. High 42. Tonight, cloudy. Low 30. Tomorrow, partly cloudy. High 43, low 30.

For current weather conditions, call the **Hoopeston Weather Line** at (217) 283-6221.



Hoopeston Lions Club
Pancake & Sausage Day

Saturday, Feb. 6 6 a.m. – 2 p.m.

St. Anthony's Parish Hall

\$3.50 per person, under 6 free

All you can eat

Whole hog sausage, bulk or patties, \$2/lb.

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