

Hoopeston Lions Club  
**Chili Day**  
 Saturday, Nov. 3 10 a.m.-2 p.m.  
 American Legion  
 Donation: \$4<sup>99</sup>  
*Includes Chili, Sandwich, Drink & Dessert*

We fill your  
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**Olympic Hardware**  
 516 N. Dixie Hwy. Hoopeston  
 (217) 283-5186 Open Sundays



**Kankakee Federal's  
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 Loans**



Make fast tracks to Kankakee Federal for these low rates on new and used car and truck loans. With same day service, you'll be pleasantly surprised at how quickly we can have you in your new set of wheels. Longer terms available, see us for details.

**6.95% APR**  
 New 60 Month Term

**6.95% APR**  
 1998 Model  
 48 Month Term

\* 60 month \$15,000 loan at 6.95% annual percentage rate (APR); borrower's monthly payment is \$298.72. \*\* 48 month \$8,000 loan at 6.95% annual percentage rate (APR); borrower's monthly payment is \$191.42. 10% on new car, 15% on used car down payment required. Insurance required. Offer applies to purchases only. Annual percentage rate subject to change.

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 our New CD SPECIALS...**

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 323 E. Main St., Hoopeston (217) 283-5548

Lourdine Florek  
 owner/publisher

**Just the Facts<sup>©</sup>**

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 Hoopeston's only locally-owned daily news publication  
**P.O. Box 441, Hoopeston, IL. 60942** **www.justthefacts.tm**

## New business provides loans in cash crunching situations

While you had the get-up-and-go to get to work this morning, your car didn't. The repairman says repairs will be more than you have and you don't get paid until the end of the week. What do you do?

A new business can help.

LEW Financial, Inc., opened in Hoopeston last month, offering payday advances to cover just such situations, said general manager Bill McGee.

Payday advances, also called payday loans, provide a service to people who need smaller amounts of cash for short periods of time. Customers fill out an application and bring in their most recent bank statement, picture identification such as a driver's license, a recent utility bill and their checkbook. If approved, the customer then writes a check for the loan amount plus the fee and LEW Financial holds the check until the customer's next payday. The application process and decision are made within minutes, McGee said.

Fees vary depending on the amount borrowed but are competitive with area payday advance companies, McGee said.

LEW Financial is a licensed institution. McGee is licensed both to make commercial loans and to hold checks. Future plans include offering title and consumer

loans. Funding for the venture comes from three local people who are silent partners in the business, McGee said.


The payday advance industry has received a bad reputation due to some unscrupulous lenders. It's an image McGee hopes to change. "I have a good reputation as do all the people I deal with," he said. "I'm not lending to customers. I'm lending to neighbors and friends."

Payday loans have come under intense government scrutiny. In Illinois, regulations governing payday advance companies took effect in August, limiting to two the number of extensions that can be given on repayment and banning borrowers from receiving payday advances within 15 days of a previous loan, McGee said.

Government officials feared the industry was taking advantage of poor, uneducated people but McGee said studies show most customers have at least a high school education and make \$25,000-\$30,000 annually. "The people we loan to are good people. They're not what you might think."

The industry has also been criticized for exorbitant annual percentage rates of interest but to McGee, comparing short-term loan fees and long-term loan interest is

**Tacos Are Back!**  
 \$2 each every Thursday at the  
**Hoopeston VFW**  
 Along with our \$1 beer day, try our  
**Drink of the Week!**  
 Fourth Ave. & West Orange



**Pork Chop  
 Dinner**




Sponsored by the  
 Rossville Sons  
 of the  
 American Legion  
 Saturday, Nov. 3  
 Noon-6 p.m.  
**Rossville American Legion**  
 104 Thompson Ave, Rossville  
**\$6 at the door**

**Early Bird Christmas Tree Sale**  
 Pencils, slims, full trees 4½' to 9'.  
 With and without lights  
 Green, frosted and flocked.  
*Flowers & Gifts by Molly Culbert*  
 702 W. Main, Hoopeston 283-5578 Open 7 Days

**Out of cash?  
 See our  
 lending officers!**

*Hoopeston's*  
**Community Bank**  
 Member FDIC



**North Fork Conservation Club**



**Fish Fry**  
 Friday 11 a.m.-7 p.m.  
 At the club  
 Fish, chicken, shrimp & clam dinners  
 plus 2 sides **\$5.50**

At **Hoopeston  
 Express Lube**

We feature #1 Quality Pennzoil oil & filters and the best service We recommend for all our customers!  
 Quality service you can trust!



**Stop. Go. Pennzoil.**

**LEW Financial, Inc.**

**Bill McGee**  
GENERAL MANAGER

620 S. 8th Ave.  
Hoopeston, IL 60942

217-283-6839  
217-283-4588 FAX  
lewloans@bigfoot.com

### Payday Advances

See LOANS on other side

### *Loans* continued from other side

like comparing apples and oranges. "It would be like going to an equipment rental business and renting a piece of equipment for 365 days," he said. "You would pay more for that than you did your car."

Payday advance companies serve a niche created by the economy and changes in banking regulations. "The banks are what created this in a sense, with their \$25 return fees," he said. "It's cheaper to come to me if you're going to be overdrawn."

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Purchase a state-of-the-art DISH Network satellite TV system valued at **\$199 or more** and subscribe to America's Top 100 programming package. You'll get a credit on your bill for \$21.99 per month for 12 months. At our current America's Top 100 price of \$30.99, you'll pay only \$9 a month\* for over 100 digital channels.

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McGee brings 27 years' banking experience to his new position, having served as vice president and cashier at the former City National Bank of Hoopeston.

LEW Financial is located at 620 S. Eighth Ave. Hours

### Police News



A **girl's** pink bicycle was found Wednesday in the 500 block of West Penn. The owner may identify and claim it at the police station.

**Police** are investigating a hit-and-run accident reported Wednesday. An unidentified vehicle hit a parked 1998 Nissan owned by Wallace Waite and parked in front of his home at 802 S. Third St.

### Obituaries

**LIVINGSTON**—Burton E. Livingston, 90, of Hoopeston, died at 8:37 p.m. Tuesday, Oct. 30, 2001 at Hoopeston Community Memorial Hospital. Funeral services will be at 10 a.m. Saturday at Brown-Alkire Funeral Home. Burial will be in Floral Hill Cemetery. Visitation will be 6-8 p.m. Friday at the funeral home. Memorials are suggested to United Methodist Church of Hoopeston, 403 E. Main St., Hoopeston, IL 60942 or Boy Scouts of America.

### Weather



Mostly cloudy, chance of scattered thunderstorms today. High 66. Tonight, variable clouds. Low 54. Tomorrow, partly cloudy. High 68, low 45.

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

## HOWELL AUTO DETAILING PRE-WINTER WAX SPECIAL

# \$59.99\*

\*You save \$20 on small to mid-size cars  
Similar savings on trucks, vans & full size autos  
**Call (217) 283-7429 for appointment or  
stop by 819 S. Sixth Ave., Hoopeston**

are 10 a.m. -5 p.m. Monday, 10 a.m.-6 p.m. Tuesday-



## Holiday Extravaganza

**Saturday, Nov. 3 12:30-4 p.m.**

**Compton's Banquet Room**

Gifts of Love      Gifts of Good Taste  
Gifts for the Home      Gifts of Memories  
Taste our Gourmet Foods

**Pampered Chef Longaberger Baskets**  
**Holbrook Cottage Creative Memories Stampin' Up**

*Portion of retail sales will be donated to Playground Project 2002*

## 10<sup>th</sup> annual Hickory Grove Volunteer Fire Department

# Chili Supper

**Saturday, Nov. 3 4-8 p.m. (Indiana time)**

**Ambia Fire Station**

Tickets: \$5 available at door or call  
**(765) 869-4463**

## Classifieds

### HOUSES FOR RENT

Available Nov. 1: Cozy 3 bedroom ranch, double Bullock garage, basement. \$350/mo. Deposit required. (217) 283-6888/ (217) 260-5729.

### MISCELLANEOUS FOR SALE

Brianna's Baby Shop open these days only in October: 9, 10, 16, 17, 18, 30 & 31.

Off white sofa sleeper w/matching chair & ottoman. \$300. Oak coffee table & 2 end tables, \$125. 5x8 beige area rug, \$15. Pair of lamps, \$35. (217) 283-5334. Leave message.

### VEHICLES FOR SALE

1969 Ford LTD, red, new paint in 1998, auto, 390 engine, \$2,500. Leave message (217)260-5630

1991 Buick LeSabre. Excellent condition. (217) 283-9211.

**Call (217) 283-9348 to place your ad.**