



Manager Brian Armstrong says  
**Our customers get FREE top-offs. Do you?**

**Full Service Oil Change \$8 off**

10W30, 5W30 or 5W20 W/coupon. Expires 3/15/12

**Hoopeston Express Lube**

Rtes. 1 & 9, Hoopeston 283-5373

[www.quicklube4u.com](http://www.quicklube4u.com)

**Hoopeston American Legion**

502 W. Penn



**Sunday, March 5**  
**Registration at 12 p.m.**  
**\$50 buy-in**

**The PIT STOP at EAST LANES**

**Monday: Taco Salad & Meatloaf**  
**Tuesday: Beef/Chicken & Noodles**  
**Wednesday: Ribeye Sandwich & Spaghetti**  
**Thursday: Swiss Steak**  
**Friday: Cod & Ribeye Steaks**  
**Saturday: Prime Rib & Ribeyes**  
**Sunday: No open bowling**

Wednesday, Feb. 29

**Bowl for Alex Night**

**Bowl from 6:30-8:30 for \$10 with proceed to Alex Pickett.**

**Saturday, at 3 p.m., it's**

**Bowl for Big Brothers/Big Sisters**

**7-8-9 Jackpot at 7 p.m.**

**Sign up for Bar Stool Golf Mar. 17**  
**Mar. 24 Hall of Fame Dinner. Tickets on sale!**

Email:

[publish@justthefacts.net](mailto:publish@justthefacts.net)

**Just the Facts**®

Phone/Fax (217) 283-9348

Lourdine Florek, owner

**Thursday, March 1, 2012**

Hoopeston's only locally-owned daily news publication

P.O. Box 441, Hoopeston, IL. 60942

[www.justthefacts.net](http://www.justthefacts.net)

## USDA launches home refinancing pilot program in Illinois

CHAMPAIGN—USDA Rural Development is launching a pilot program that can help Illinois homeowners with existing home loans with the agency refinance their mortgages to reduce their monthly payments. The Single Family Housing Guaranteed Rural Refinance Pilot Program will operate in Illinois and 18 other states. These states are among the hardest hit by the downturn in the housing market.

“This program can help as many as 15,000 homeowners in Illinois,” Rural Development State Director Colleen Callahan said.

“Homeowners who have Rural Development direct or

guaranteed loans can now refinance their loans at a better rate,” she said. “We can help them save money on their mortgage payments at a time when they may need it most.”

The pilot program makes it easier for eligible homeowners to refinance their loans. They do not have to provide a new credit reports, property inspections or home appraisals.

Some stipulations apply. To be eligible under this pilot, borrowers must have made their mortgage payments on time for 12 consecutive months prior to their

**See USDA on other side**

## Police News



**Two motorists** were ticketed after an accident at 6 a.m. Tuesday at East Young and Seventh Street.

Police said Kathy Knake, 53, was westbound in a 2008 Chrysler 300 when she did not see a 1999 Dodge Durango driven by Jackie Carswell, 29, who was southbound.

Knake was charged with failure to reduce speed to avoid an accident while Carswell was cited with operating an uninsured motor vehicle.

No injuries were reported.

**Three people** were arrested on drug charges at 3:12 p.m. Tuesday in the 300 block of West Main.

Elijah D. Garmon, 18, of Rossville, was charged with possession of a controlled substance. Zachary J. Gaffney, 18, of Hoopeston, was charged with delivery of a controlled substance. An underage boy was charged with possession of cannabis.

Garmon and Gaffney were taken to the Public Safety Building in Danville. The boy was released to a guardian and a juvenile petition filed with the state's attorney's office.



# For ALL Seasons

## T&L Lawncare

**(217) 283-7214**

St. Patrick's Day is sooner than you think!

**Our Shamrocks are blooming!**

• Clover leaf vases • Beanie Baby “Irish” Bear

• Bells of Ireland

• Shamrock print ribbon • Balloons

*Flowers & Gifts by Mully Culbert*  
702 W. Main, Hoopeston (800) 523-1344 Open 7 Days!

## Computer Repair & Upgrades

Affordable in-home service and upgrades on all makes and models of desktops and laptops.

Virus & malware removal. Custom rebuilt computers for sale. Serving the entire Hoopeston area. 40+ years experience.



**Bob Charbonneau**  
**The Christian Handyman LLC**

**217-274-1202**

## USDA continued from other side

loan application. Interest rates must be at least one percent below the borrowers' current interest rate for a new 30 year loan term. Borrowers cannot get cash back from the transaction or include repair costs in the refinancing.

The pilot program is USDA's most recent effort to help rural homeowners. In the last several years, the agency has modified its policy for guaranteed loans to help homeowners who are delinquent on their mortgages. It also has instituted a way to provide guaran-

**B I N G O**

every Thursday 7 p.m.

**Hoopeston  
American Legion**

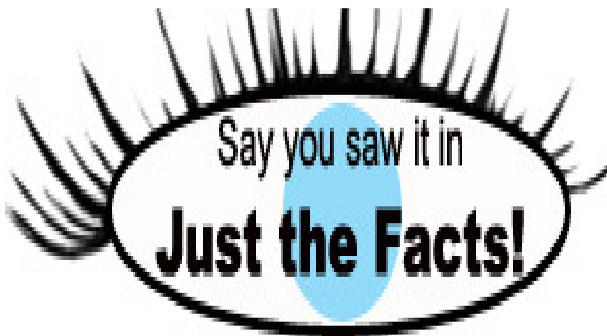
502 E. Penn

**The Karate Club**

**Bill & Susan McGee**  
upstairs of Multi Agency  
206 S. First Ave., Hoopeston

(217) 497-3916

(217) 497-7307



teed lenders up to 12 months of mortgage payments on behalf of borrowers who have fallen behind on their payments due to job loss or other hardships.

After two years, the performance of the pilot program will be reviewed to evaluate whether to continue it, terminate it or make it permanent. In addition to Illinois, the other states involved in the pilot are Alabama, Arizona, California, Florida, Georgia, Indiana, Kentucky, Michigan, Mississippi, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Rhode Island, South Carolina and Tennessee.

Interested borrowers can contact Rural Development at 217-403-6216 or a mortgage lender of their choice to apply for the Rural Refinance Pilot.

## Church kicks off Missions event

First Baptist Church of Hoopeston is inviting community members to attend the first day of the 2012 Missions Conference from 10:30 a.m. to 2 p.m. Sunday, March 4.

The event will feature great music and excellent missionary speakers called by God to Africa and China. An international dinner, with dishes from various countries, will follow the 10:30 a.m. service.

For those unable to attend the Sunday morning event, the conference will continue at the 6 p.m. Sunday service and Monday through Wednesday at 7 p.m. The church is located at the corner of Third Street and Seminary, one block east of the fire station.

Church officials also invite residents to tune into the weekly radio broadcast at 9 a.m. Sundays on 100.9 FM.

For more information, call the church, (217) 283-6820.

## Obituaries

**GOODRUM** - Alta Goodrum, 83, of Hoopeston, died at 12:40 a.m. Wednesday, Feb. 29, 2012, at Hoopeston Community Memorial Nursing Home. Arrangements are pending at Anderson Funeral Home, Hoopeston.

**McBRIDE** - Omer Dean McBride, 65, of Collison, died at 5:15 p.m. Monday, Feb. 27, 2012, at Carle Foundation Hospital, Urbana. Arrangements are pending at Anderson Funeral Home, Hoopeston.



## Checking it out

Hoopeston residents turned out en masse Tuesday for an open house at Robinson Chiropractic of Hoopeston, located in the McDonald's complex at Routes 1 and 9. Guests met chiropractor Dr. Gregory Smart and his staff, along with staff from the Robinson Chiropractic's Danville office.



## New Books at the Library



### Children's Room

#### DVDs

Peanuts Snow Days  
Kung Fu Panda 2  
Shaun the Sheep: Season One  
Barney: A Very Merry Christmas  
Veggie Christmas Favorites

### Fiction

Llama Llama, Wakey Wake by Anna Dewdney (board book)  
The Forgotten Warrior by Erin Hunter (Warriors, Omen of the Stars book 5)

## Weather



Mostly sunny today. High 53. Tonight, cloudy. Low 40. Tomorrow, showers likely, chance of snow late. High 61, low 33.

For current weather conditions, call Hoopeston Weather Service, (217) 283-6221.

## Classifieds

### PETS

Free to good home: 2 beautiful, well-mannered, gentle, obedient 2 yr old pit bulls - 1 male & 1 female. Owner is moving. Please call 217-772-1244 after 5 pm

Call (217) 283-9348 or email

[publish@justthefacts.net](mailto:publish@justthefacts.net) to place your ad!