

KEWANEE CREDIT BUREAU

206 1/2 W. 2nd St. / PO Box 93 / Kewanee IL 61443 309-852-2574 fax: 309-852-0995
11-B N. Sixth St. / PO Box 305 / Pekin IL 61555 309-856-6630 fax: 309-347-1351
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program, almost double the number of recipients in 1993.

CORRECT MAILING ADDRESS

When sending mail to the Kewanee Credit Bureau, please use our box number:

Kewanee Credit Bureau
PO Box 93
Kewanee IL 61443-0093

PLEASE MAKE A NOTE

The phone number for the Kewanee Credit Bureau is 852-2574. We have not changed our number. Several people said that they called the other number and no one answered. Please use our main line.

BANKRUPTCIES DECLINE IN 1994

The number of filings for personal bankruptcy dropped from 812,898 in 1993 to 780,455 in 1994, reports the American Financial Service Association. The figure represents a 4 percent decline in 1994 and - while this is a positive economic indicator - it is considerably less than the 10 percent drop in 1993.

Of eleven US Judicial Circuits and Washington DC, only 2 areas experienced increases in personal bankruptcy: the District of Columbia, with a nine percent increase and the 11th circuit (Ala, Ga, Fla), with an increase of 19 percent.

The Ninth Circuit, which covers seven western states, Hawaii, Alaska and Guam, saw the largest decline at 7.1 percent. (ACA Credit-Alert, vol 24, #9, Sept 1995)

OUR NATIONAL SAVINGS NEGLECT

Consider these facts: Today one in 8 Americans is 65 or older. By 2030, 1 in 5 - about 65 million people - will be of retirement age. More than 80 million people will be receiving benefits from the Social Security retirement and disability

Studies suggest that up to one third of those eligible to participate (in a company offered retirement program) do not participate. One government survey found that 40 percent of people between ages 51 and 61 expect to retire with no income other than that from Social Security. However, the current maximum Social Security payment is just over \$14,000 annually, which is less than one third of the average retirees pre-retirement income level.

Facts suggest that Americans increasingly will have to rely on private savings during retirement - and yet almost 40 percent of the US households have no such savings. (USBanker, Aug 1995)

GET YOUR CREDIT REPORTS YOURSELF

If you are not, but would like to pull your credit reports without calling the Kewanee Credit Bureau, let us know. We can set you up with a rental, or you can buy a credit bureau terminal. You can hook your terminal to your fax line, so you don't have to add another phone line. If you have a computer and modem, we can show you how to pull reports over the computer.

The Kewanee Credit Bureau and TRW thank you for your support. We hope we can continue bringing you the best Credit Bureau services available. If you need a service we don't offer, please let us know. Our goal is to be the only Credit Bureau that you will ever need.

KEWANEE CREDIT BUREAU HOURS

Monday - Friday 9:00am to 4:30pm

Diane Ebens, Office Manager
Larry Nelson, Pres.