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Winston-Salem Chronicle

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Business Briefs

BUSINESS PROFILE New managers at Northside Cleaners

By YVETTE N. FREEMAN **Community News Editor**

A local dry cleaning business is now under new management. Calvin and Nicy Lowery are the new owners of the Northside Dry

the Northside Dry Cleaners on 25th Street. He hopes to have a franchise of businesses in the future. "We're going to try to start (a franchise)," he said. "I want approximately five, all in the black neighborhoods."

Before entering the dry clean-

chase the equipment. And with the high cost of equipment, I evaluated what would it take for me to open up (a dry cleaning business)," he explained.

Lowery added that he would like to also expand the business out-



Calvin Lowery checks in clothing for a customer.

Cleaners, located at the corner of ing industry, Lowery sold real estate side of Winston-Salem, "if the mar-Glenn Avenue and 30th Street. The for GFN Associates. He also bought ket allows it. But being black, it's husband and wife team took over real estate for himself, and he said the cleaners in March of this year that it was initially the real estate when the previous owner of eight opportunity that led him into the dry dia

hard. It's hard being black and young,"said the 32-year-old. However, Lowery said that the hard work and determination of he and his wife will be the keys to their success.

cleaners alongside her husband and a staff of six, said that she enjoys the new business.

"It's nice, and I get to meet a lot of people," she said. She went on to say that she has complete confidence in her husband and the success of his business ventures. "He's got a good business head on him,"she added.

Northside Dry Cleaners is open Monday through Friday from 7 a.m. - 5:30 p.m., and on Saturdays from 8 a.m.-4:30 p.m. For more information, call 761-0651.



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Calvin and Nicy Lowery are the new owners of Northside Dry Cleaners on the corner of Glenn Ave. and 30th St.

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years decided to sell. So far, busi- cleaning business. ness has been brisk.

"It was more like an investment "It's been pretty successful," into real estate, and the opportunity said Calvin Lowery, who also owns became available for me to pur-

MONEY WATCH By THEODORE R. DANIELS Living wills: you

make the decision

You frequently hear your neighbor, your relative or your friend say that if they become very ill they do not want to linger in a long state of illness. They would rather die to avoid lengthy suffering and a financial drain on the family's financial resources.

Often the decision to remove life support machines, breathing machines or feeding tubes is left up to the patient's spouse or the patient's relatives or physician. This can be a very hard and emotional episode in a spouse's or relative's life. You can avoid having your spouse or relative bear this burden by executing a living will. By executing a living will, you make a declaration that in the event of a terminal illness or condition, that your dying not be artificially prolonged. Specifically, a living will is a document, signed by you and witnessed, that tells the doctor that you do not want life-prolonging medical procedures when recovery from the condition is impossible and there is no chance of regaining a meaningful life.

Living will laws vary from state to state, but they all permit an individual to direct his or her own terminal care and protects the attending physician from liability. A new federal law, the Patient Self-Determination Act, requires that when you are admitted as a patient to hospitals, nursing homes and the like, you must be told of your rights under state law and asked if you want to plan for your future health care decisions. If you do, you can fill out a living will, which will be made a part of your medical record, spelling out your wishes.

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If you decide to execute a living will, make sure that your wishes are clearly stated to ensure that they are properly honored. In fact, you should attach a directive to the living will, specifying treatments under different circumstances and a statement which explains your fationale and feelings behind your choices. This is important because many right-to-die decisions have emphasized the necessity of having "clear and convincing" evidence of a patient's wishes for the courts to permit a person to exercise his or her right to die.

Another document that can be useful is a "durable health care power of attorney" which allows you to designate your choice of a person 19 make health care decisions for you if you become unable to make your own health care decisions. Such a document is important in the case of incompetence or other permanent disability. Keep in mind that a power of attorney can be canceled, by you at any Mrs. Lowery, who works in the



CREDIT?

(Even Bankruptcy?)



questions, chances are you'll qualify for a VISA card with a \$600 credit line sponsored by National Family Services Association

Are you 18 years old or older? Do you have a gross monthly income of \$1200 (or \$270 per week) or more? Do you (applicant or co-applicant) have a checking account in your name? Do you have a phone in your home and a street address (not a P.O. Box)? discharged?

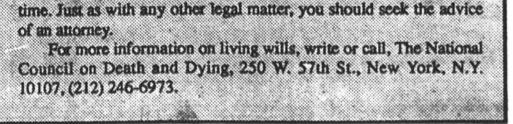
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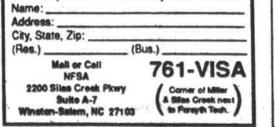
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