

# Business Briefs

## BUSINESS PROFILE

### Carpet cleaner an expert in the field

By YVETTE N. FREEMAN  
Chronicle Staff Writer

A local entrepreneur has the distinct honor of being the only minority specialty cleaning expert in the Triad area.

Rick Froneberger, owner of Miss Jaime Carpet Cleaners of Winston-Salem, has been in busi-

ness for himself since 1988, when he bought the business from another local businessman. His company is the only minority-owned specialty cleaning business within a 75 mile radius, and Froneberger is the only African-American in the area to be an expert in his field.

only one that's doing what I'm doing in this market, that can say they are the owner, not a franchise, not a dealership. But to say he's successful and he's done it on his own without some franchise or some dealer company doing all the work for him, giving him a name, saying that 'hey, if it weren't for us, you wouldn't be here.' So, I am the

pany, the Greensboro News and Record, and the Winston-Salem Chronicle.

Today, after a lot of training and experience, Froneberger is considered an expert in his field. He has successfully completed training with the Purofirst Company in the areas of fire restoration techniques, water damage, odor

Froneberger, who expects to hit the six-figure mark this year in sales, credits his success to hard work and quality service. "I would say the success has been primarily doing the job right the first time," he said.

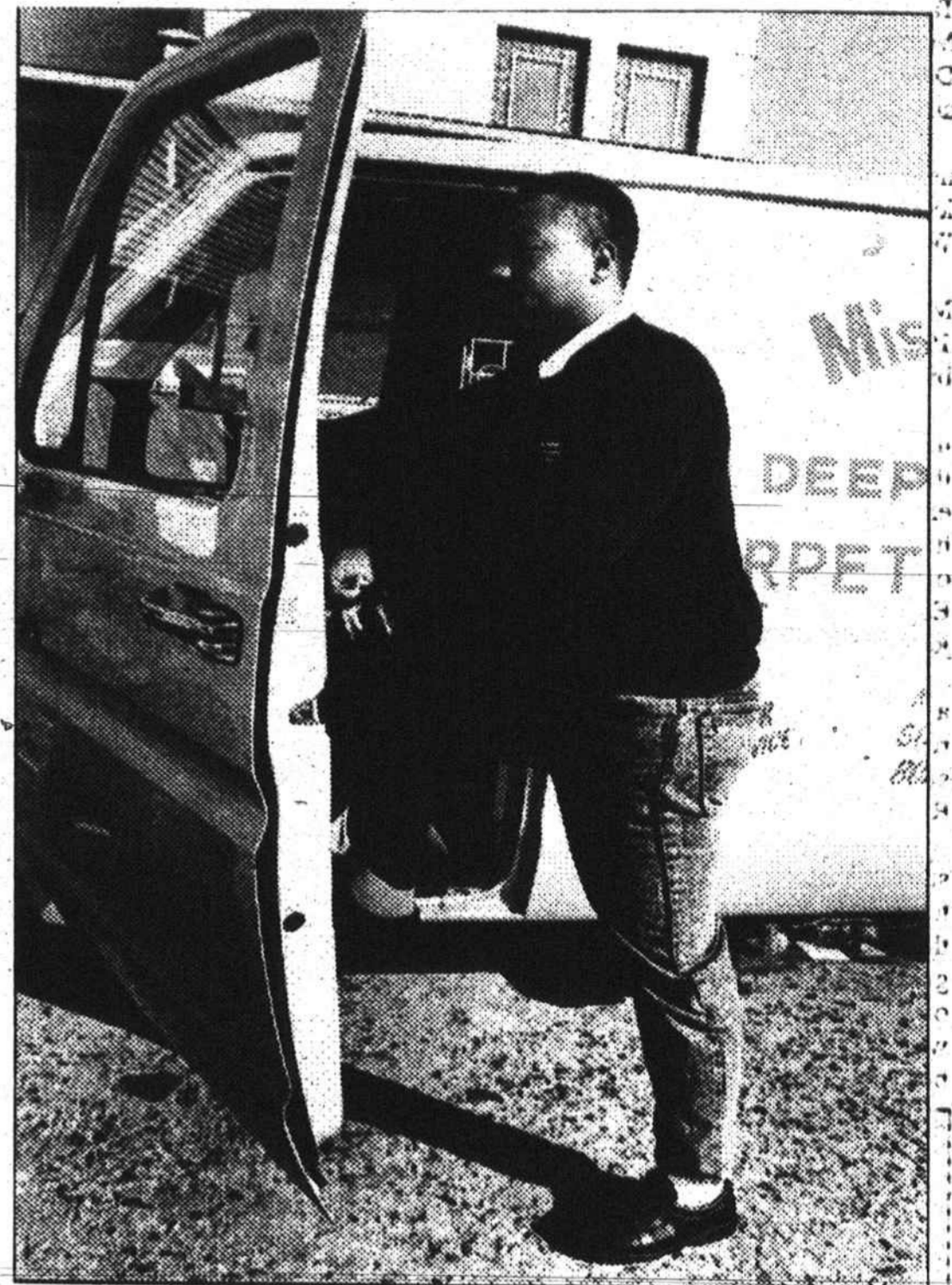
"Having quality equipment, quality supplies and cleaning services, getting people who are interested in doing the work as if it was their own home that they're cleaning. I would say those are the key ingredients in getting it the way it is today. It's making sure there are no comebacks. We do it right the first time. And as of today, we have not had one customer to call us back and say, 'Come back because you didn't do it right. I'm unhappy.'"

The list of the company's satisfied customers includes the City of Winston-Salem, Wake Forest University, Reynolda Village, First Union Bank, and First Assembly Church of God, plus many others. Froneberger says that in the three years he has been in business, his services have been retained by over 1000 businesses and individuals.

And his overall objective is to become the largest independent specialty cleaner in North Carolina. But currently, he says he has no plans to expand the business. "We've talked about it, investigated it. But we like the small 'mom and pop' atmosphere," he said, referring to his wife, Loretta, whom he says plays a major role in the business by making sure the jobs have that "female touch" to them.

That "female touch" is just one of the many services Miss Jaime Carpet Cleaners offers.

In addition to wall-to-wall carpet cleaning, the company also provides furniture cleaning, upholstery cleaning, such as leather, dry cleaning, silk, or brocade; on-site drapery cleaning, smoke/fire and water restoration specialization,



Rick Froneberger heads out for another day of carpet cleaning. He hopes to become the largest independent specialty cleaner in N.C.

fabric protection, odor purification, and ceiling and wall cleaning. Basically, Miss Jaime Carpet Cleaners does any type of specialty cleaning needed.

In addition, the company offers a one-year guarantee on

smoke/fire and water restoration to its customers.

For more information about Miss Jaime Carpet Cleaners, call Rick Froneberger at 760-4099 or 1-800-273-0706 (outside of Forsyth County).



Rick and Loretta Froneberger, owners of Miss Jaime Carpet Cleaners, offer more than carpet cleaning services, including furniture and upholstery cleaning, ceiling and wall cleaning, and smoke/fire and water damage restoration.

ness for himself since 1988, when he bought the business from another local businessman.

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"It's a good feeling to be the

only one," said Froneberger.

Froneberger did indeed succeed on his own. When he first bought Miss Jaime Carpet Cleaning, he had absolutely no experience in carpet cleaning, and no customers that went along with it. Froneberger's background was primarily in sales, having worked for Goodyear Tire and Rubber Com-

control and deodorization, and specialist in trauma restoration and vandalism clean-up; and he is a member of the International Institute of Carpet and Upholstery Cleaners, and the National Association of Home Builders. Miss Jaime Carpet Cleaners is also a member of the Better Business Bureau.

## MONEY WATCH

By THEODORE R. DANIELS



### Pay off your debts

Occasionally, we find ourselves in a position to pay off our debts because of tax refunds, higher take-home pay, insurance proceeds, bonuses, lottery winnings, etc. Paying off your consumer debts could give you a greater return on your money than in any moderate-risk investment that you could find in today's market.

As you are aware, the tax laws have chipped away the benefits of having consumer debts. The 1990 tax year was the last year that any portion of the interest expenses on your consumer debts could be deducted on your income tax return.

If you are like most people with credit card debts which have an average interest rate of 19%, you are paying \$19 for every \$100 of debt you owe. Are you earning this much from your investment or savings account? The answer is probably no, for most people, because moderate-risk investments or savings accounts are not generating returns this high. For example, the average interest rate on one-year certificates of deposit is about 6%. This means you earn \$6, exclusive of compounding, for every \$100 you have invested in a one-year certificate of deposit. It's simple, it makes sense to pay off the debt, if the interest rate on your charge card is 19% or 14% on your consumer loan.

If you don't have the investments to cash-in or the liquidity to cover emergencies and establish a cash reserve, you have one or two choices: a) discontinue the accumulation of any more consumer debts; or b) switch the debt to a home equity loan. Currently, the rate on a typical home equity loan, with an interest rate of two percentage points over the prime rate, is 9 1/2% - a lot less than the 19% rate on credit cards. In addition, if you are unable to pay off your credit card account balance you should shift your account balance to a new credit card that has an interest rate lower than the one you currently hold, if you qualify. The savings realized from the lower interest rate should be used to reduce the outstanding balance on your charge card.

The benefit of switching to a home equity loan is that the interest you pay on the loan is fully tax deductible. But, keep in mind that a home equity loan should not be used casually, because it represents a debt on your home. This means, that if you shift your consumer loans to your home, you should not go out and run up more consumer debt.

Keep in mind the following rule, if you can't invest at a rate equal to or higher than what you are paying on your debts, you should pay off your debts, after you have established an emergency fund sufficient to cover six months' living expenses.

### Haysbert, Parks Sausage president, named an SBA 'Entrepreneur of the Year'

Raymond V. Haysbert, president of H.G. Parks, Inc., was recently named one of the Small Business Administration's National Minority Entrepreneurs of the Year.

President George Bush presented Haysbert the national award from the Minority Business Development Agency (MBDA) and the Small Business Administration (SBA), in a ceremony at the White House on Wednesday, Sept. 25. The ceremony was held in conjunction with the national observance of Minority Enterprise Development Week or MED Week, which ran from Sept. 22 - 28.

MED Week recognizes the outstanding contributions and achievements of the nation's minority entrepreneurs and the support made by corporate America toward minority business development and

### Carolinas Minority Supplier honored

The Carolinas Minority Supplier Development Councils, Inc. was selected National Council of the Year at the recent conference of the organization in New York.

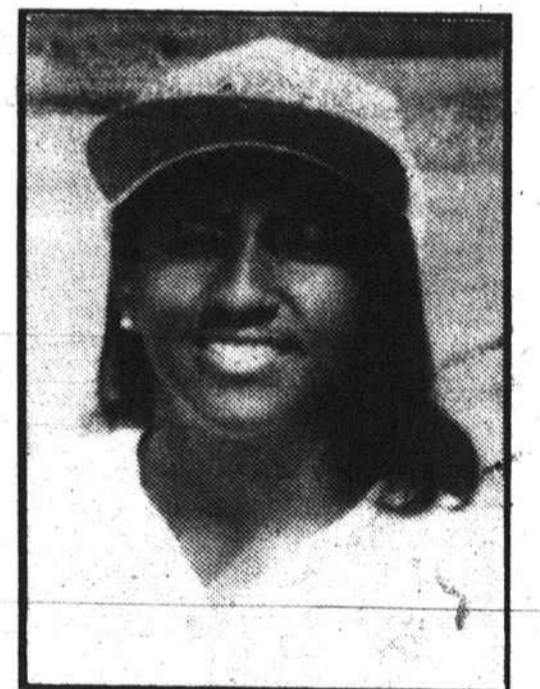
The Carolinas Minority Supplier Development Council is a non-profit corporate organization that works to expand business opportunities for minority-owned companies in the public and private sectors.

Ted A. Little, president of the Triad Council Chapter, said the award recognizes the group's efforts to help minority-owned businesses promote their products and to educate corporations in the region about the goods and services available from minority-owned suppliers.

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