

Rugs from page C1

She says Azar's success in the business is due largely to the popularity of oriental rugs.

"The rugs in our stores are all handmade and come from many different areas," she said. "And they are very popular. You see not only the traditional, but many different styles. The business is open to all kinds of styles and that's why business is booming."

But she says what separates her store from other oriental rug retailers is service and quality.

"I am very picky in what we carry," she said. "I'm always looking for very tasteful, unique pieces. And, I think that from what our customers tell us, our service really is number one. We bend down to the customer and that's why they always come back to us."

While customer service is a cornerstone of Azar's business, so is equality.

"When people come into Azar's, they call my husband Mr. Azar, which is actually my first name. And it just shows you that it really still is a man's world... I will have to say that my husband and I, because we both believe in equality of men and women, it allows us to work shoulder to shoulder. He always encouraged me to be the leader and I think that is also why we are successful."

The Alizadeh family owns three other oriental rug retail stores in Michigan, but Azar Alizadeh says she doesn't think they'll be expanding again any time soon. "There is a time in my

life when I'd like to downsize it rather than making more," she said. "There are some people encouraging us to open more, but I don't know."

She said she's content working out of her Birmingham store.

"We are really very happy to be in Birmingham," she said. "It's a city where people have a knowledge of art and good cultural knowledge of rugs. And most of our customers become our friends, which is the wonderful part of the business. Alizadeh's eyes gleamed as she looked upon her hard-won award, a twisted glass sculpture of a rug loom and thread, that stands proudly beside her office encased in glass at the back of the carpet filled store.

Milestones from page C1

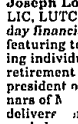
House Association.

Joelle Hunwick of Oxford was promoted from assurance services supervisor to assurance services manager at Grant Thornton LLP in Southfield. Hunwick has been with the company for six years.



Dawn Le Blanc of White Lake has been promoted to the position of manager at the Southfield location of the certified public accounting firm of Fallmer, LeBlanc, Rudzewicz & Company. She was recently a senior staff accountant with the company.

Joseph Longo, CFP, CLU, LIC, LUTCF, attended a five day financial services academy featuring techniques for helping individuals increase their retirement incomes. Longo is president of Financial Seminars of Michigan, Inc., which delivers personal financial workshops and financial strategies for successful retirement and successful money management as part of the adult education programs at Oakland University in Rochester.



Susan Strager, J.D. of Birmingham was named manager of International trade and customs services for Arthur Andersen & Detroit. Strager previously worked as a fines and penalties specialist and an import specialist for the Department of Treasury, United States Customs Service in Detroit and Chicago.

Phil Uchuo of Orchard Lake was named vice president in charge of all Silicon Graphics computer systems operations in East Asia. He will make his new home in Hong Kong, China. Uchuo previously served as regional director of U.S. automotive operations at the firm's Farmington Hills office.



Michael Miller of Farmington Hills was promoted to vice president-global compensation and benefits at Southfield-based Lear Corp. Miller is responsible for the design and development of compensation and benefits programs worldwide.

Kristen Perkins of Farmington Hills and Andrius Viskantas of Northville joined Southfield-based Stet & Simmons Advertising as assistant account executives. Perkins is responsible for assisting on national advertising activities for the Lipton account. Viskantas is responsible for coordinating advertising activities for Citizens Bank and other clients.

Sandra Pritchard of Birmingham has joined Collins & Aikman's Manchester Plastics subsidiary as the director of purchasing. She will be based at the Troy headquarters. She was previously with United

Technologies Automotive as the corporate manager of purchasing and supplier development.

Rosemarie Robilliard of Washington Township was promoted to tax manager from tax senior at Troy-based Geisinger & Dial, P.L.C. Robilliard has been with the firm since 1995.

Matt Roche of Ann Arbor joined Bloomfield Hills-based The Berline Group, Inc. as a junior copywriter. Roche previously worked for the Livonia-based William Howard Agency and The State News in East Lansing.



Timothy Witteborn of Sylvan Lake has returned to the law firm of Howard & Howard in Bloomfield Hills as a shareholder. He specializes in general business, real estate and telecommunications law as well as the representation of nonprofit and tax-exempt organizations.

Donna Fontana of Sterling Heights and Barbara Palazolo of Troy received promotions at DMB&B Public Relations in Troy. As vice president, account director of General Motors North American Operations Communications, Fontana is responsible for managing public relations staffing and projects for GM's NAO communications. As vice president, creative and strategic business development, Palazolo is responsible for the growth and staffing of new business.

Bingham Farms-based Terice Tosto Colliers International appointed four new brokers. Sean Cunningham of Novi and Michael Hart of Bloomfield Hills joined the firm's industrial brokerage group as sales associates. David Jeup of Grosse Pointe Farms joined as director of the corporate real estate services group. Matt Molask of Rochester joined the firm's office brokerage group as a sales associate.

A photo that appeared on the front of the business section, page 5F, Aug. 10 was taken by Bill Gemmell.

William Walker of Sterling Heights was appointed human resources manager for after-market operations at Troy-based LucasVarity. He will be responsible for the develop-

ment and application of effective human resources strategies, policies, processes and procedures for employees in the division.

James Wickens of Commerce Township was made a shareholder in the Bloomfield Hills law firm of Howard & Howard. He concentrates his practice in civil, criminal taxation, customs, immigration and business transactions.

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Mittra from page C1

income taxpayers, the credit is equal to 100 percent of the first \$1,000 of qualified expenses paid during the year plus 50 percent of the next \$1,000 of expenses (maximum credit of \$1,500).

The qualified expenses must be incurred on behalf of the taxpayer, the taxpayer's spouse, or a dependent. Expenses can qualify for the credit only if the student is at least a half-time student for at least one academic period during the year.

The Hope Scholarship Credit is not available for the expenses of a student convicted of a federal or state felony drug offense.

For post-secondary education expenses not eligible for the Hope Scholarship Credit, a Lifetime Learning Credit is also made available for qualified tuition and related expenses at an eligible educational institution.

Included are expenses for courses to acquire or improve job skills.

Also subject to phaseout based on income, the Lifetime Learning Credit is equal to 20 percent of expenses up to \$10,000 (\$5,000 in taxable years beginning before 2003), and generally may be used for expenses paid after June 30, 1998, for academic periods after June 30, 1998.

Both credits are reduced or eliminated based on

income.

The credit phase-out begins with modified AGI exceeding \$40,000 (\$80,000 for a joint return), with full phaseout at \$60,000 (\$100,000 joint). These amounts are to be inflation-adjusted after 2001.

Education Loan Interest. In repealing the tax deduction for "personal interest," the Tax Reform Act of 1986 revoked most interest paid on student loans non-deductible.

Now this situation is changing for some taxpayers.

The new law allows taxpayers who pay interest on qualified higher education loans taken for themselves, their spouses, or any dependent (as of the time the debt was incurred) to deduct interest paid during the first 60 months (whether or not consecutive) in which interest payments are required on the loan. Effective for payments of interest due after 1997, the maximum deductible amounts are:

YEAR	AMOUNT
1998	\$1,000
1999	\$1,500
2000	\$2,000
2001	\$2,500
and after	\$2,500

The interest deduction is

available to taxpayers whether or not they itemize their other deductions (i.e., as an "above-the-line deduction").

However, dependents of another taxpayer may not deduct interest they themselves pay, and married individuals must file a joint return in order to claim the deduction.

As with the Hope Scholarship and Lifetime Learning tax credits, deductions for student loan interest are phased out for any taxpayer whose income exceeds a certain level.

The phaseout ranges for the interest deduction start at over \$40,000 of modified AGI (\$60,000 on a joint return), with full phaseout at \$85,000 (\$75,000 joint).

The phaseout levels will be indexed for inflation starting in 2003.

Next week: Part three of the Taxpayers Relief Act of 1997.

Sid Mittra, Ph.D., CFP, is professor of emeritus of finance at Oakland University, and owner of Mittra & Associates, a Rochester Hills financial consulting firm. This column was critically reviewed by Professor Jerald Grossman of O.U. You can e-mail questions or comments to Sid Mittra at smittra@oakline.com.



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AUTO RACING
KC Racing - <http://www.kcracing.com>
Nolan Dragway - <http://www.nolandragway.com>
BAKING/COOKING
"Jilly" Mix - Chelsea Miling Company - <http://www.jillymix.com>
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BIG E-Z Bookkeeping Co. - <http://www.bigez.com>
BOOKS
Apostrophe Communications - <http://www.apostrophe.com>
BUSINESS NEWS
Insider Business Journal - <http://www.insiderbiz.com>
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Elite Staffing Strategies - <http://rochester-hills.com/elite>
CERAMIC TILE
Stewart Specialty Tiles - <http://www.specialtytiles.com>
CHAMBERS OF COMMERCE
Livonia Chamber of Commerce - <http://www.livonia.org>
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AdvAge - <http://advage.com>
Observer & Eccentric Newspapers - <http://observer-eccentric.com>

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Organize-It - <http://home.comel.com/organize.htm>
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