



# Puppy Tails

Mialie T. Szymanski

*As the moon goes to bed,  
the sun comes up  
And here we meet a sleepy pup,  
Who was walking through  
G-ville one bright sunny day,  
Then saw The Villager  
and decided to stay.*

Doodle Dog works very hard every day making sure his friends are safe and happy, visiting the townspeople in hopes of bringing smiles to their faces, and, most recently, sniffing out doggie-friendly snacks while guarding all the ghouls and goblins that wandered around down the sidewalks and streets in search of a yummy treat. He sure is kept busy! But even little floppy-eared puppies need a break every once in a while, so Doodle Dog decided he was going to spend this particular day going nowhere in particular and doing nothing in particular, too.

After greeting the shopkeepers on the main street of town and wishing good mornings to no one in particular, Doodle Dog meandered along his way with no certain destination in mind. This seemed to be any ordinary start to any ordinary day for the curious puppy, as he's quite fond of setting off in any given direction and seeing where the wind might blow him. But what was out of the ordinary about today was that nothing was catching Doodle Dog's eye – nothing was pulling him this way or leading him that way. Nothing in particular insisted on his attention, spontaneously encouraging him on an unknown path or tugging him through curiosity to follow it and see where he might wind up.

Odd, Doodle Dog thought. He had no idea where he should go to find delight in the new day! He had no idea where he should go, so Doodle Dog decided to just, well, stay put. And stay put he did: the little floppy-eared puppy stopped in the field he was crossing, right where he was, and plopped down on a pile of hay that appeared extra comfy. The hay was quite brown and brittle and itched Doodle Dog's fur as he rolled this way and that way to pat it down and make a doggie-sized indent just the right size for a little puppy. The hay was brown and brittle, but it was also soft too, as the green grass mixed in hadn't dried completely yet. The mound, now marked with a Doodle-Dog-shaped imprint, cushioned the tired puppy as he stretched backwards, his paws in the air and furry chin turned to the light blue sky above him. Ahhhh...

Doodle Dog could feel the wind breezing gently over the hay mound, catching just the tip of his ears that stuck out over the heap of hay. He could not see the wind as it traveled over the field, over the hay, and over the little floppy-eared puppy himself, but when Doodle Dog looked up at the sky he could see the clouds floating above him, some pushed softly along by the very same breeze, some rushing even higher up as if every gust of wind was putting all energy into moving that one little cloud.

As Doodle Dog stretched out, still and quiet in his little straw nest, the world above him moved quicker and even more quickly. The clouds started to float into shapes – one a puffy flower with many cotton candy petals, another a toy train with wisps of steam

powering it along through the sky, streaks of sunlight serving as the tracks for the fluffy engine and cloud caboose. The afternoon moved along just as quickly as the floppy-eared puppy continuing to stay in that one unadventurous spot while adventure found HIM. Doodle Dog was used to seeing where the wind might blow him, but on this unordinary afternoon spent in no particular way at no particular destination, Doodle Dog watched, unmoving, as the wind blew the world around him, taking him on a journey to places far and wide though he didn't even have to leave the field! Each cloud

he watched told his imagination a different story, and what amazing tales the little floppy-eared puppy heard! What fantastic adventures those little clouds had because they set off in any given direction to see where the wind might blow them!

Eventually the clouds started to get a bit pink around the edges and before much longer the sky was no longer full of white fluff but rather sparkly stars started to come out to shine. What tales could they tell? Doodle Dog wondered. But he would have to hear those stories another day...for going nowhere in particular all day he had a very particular place to go now - it was very certainly time to get home!



## Notes from the vineyard

Amanda Conkol

Have you ever wondered why wineries have live music during the week? Many people assume wineries do it to bring in more money (which of course plays a part in the decision) but many wineries bring in live music because it plays into the ambiance of wine. As we discussed last week, sight is a key piece to wine-tasting but have you ever noticed how what you hear around you plays into how you taste?

The best way to describe how much sound plays into something is to give you a baseball analogy. When you hear the song "Take Me Out to the Ballgame" your mind starts to wander to days of hot dogs, hot pretzels and of course, peanuts and Cracker Jacks. Well sounds around a winery can cause similar triggers.

If you walk into a winery and there is loud rowdy music usually two things can happen – 1) you will leave or 2) you ended up drinking too much because you get caught up in the atmosphere. Now on the opposite side, if you walk into a winery and there is complete silence you usually feel intimidated or uncomfortable.

I have mentioned a number of

times that there is nothing better than sitting down and listening to music by Frank Sinatra or George Gershwin. Of course I think their music is the best, but when I get the chance to sit down with some wine, the music allows me to relax and not worry about drinking too much or feeling intimidated by the surroundings. I even love listening to "background" music where someone is at the winery just to play and not really to keep the crowd entertained.

Don't get me wrong, I love to listen to a good band every now and then, but if you turn on jazz, blues, Big Band or even soft rock, wine tastes so much different than if you were to drink it in a noisy bar or in complete silence. Next time you are at home enjoying a bottle of your favorite wine, try listening to different types of music and see how the wine "tastes" different at each song.

*Amanda is the Co-Owner of Candlelight Winery located at 11325 Center Road, Garrettsville. For more information on other winery topics, please visit [www.candlelightwinery.com](http://www.candlelightwinery.com)*

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## Does Your Child Owe Income Tax?

Chris Perme

With the so-called "kiddie tax" in effect, many parents ask this question. But the answers are easy and potentially come in two parts.

### INVESTMENT INCOME

Dependent children who will earn more than \$1,900 of interest, capital gains and dividends in 2011 -- known as unearned income -- owe federal income taxes on that amount at the highest rate their parents pay, assuming the parents are in a higher tax bracket. This rule is intended to stop parents from sheltering their unearned income by putting it into a child's name and having it taxed at the child's much lower tax rate.

income from an adult. Depending on the amount earned, your child may owe no federal income tax or pay at graduating rates that start at 10% of income. Talk to a tax professional to learn if your child will owe taxes for 2011.

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### EARNED INCOME

The other component of a child's income taxes is ordinary federal income taxes paid on wages earned from work. This income is treated no differently than earned



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**1. FIVE, NOT SIX -** The S&P 500's streak of 5 consecutive down-months (on a total return basis) will end after trading closes today (10/31/11). The stock index lost 16.3% over the 5 months of May-September (in addition to falling in each of the 5 months) but is up +13.7% for October (month-to-date) with just a single trading day to go. The last time the S&P 500 fell 6 consecutive months or longer (on a total return basis) was 37 years ago in 1974 (source: BTN Research).

**2. NIFTY NOVEMBER -** November has been the 3rd best performing month for the S&P 500 since 1990. Over the last 21 years (1990-2010), the S&P 500 has gained an average total return of +1.6% during November. Over the entire period, 15 of 21 Novembers have been up (source: BTN Research).

**3. ALPHABET SOUP -** 21 of the 26 letters in the alphabet are currently used as 1-letter ticker symbols for publicly held companies traded on US stock exchanges (source: BTN Research).

**4. THE MAX -** The maximum amount an employee may contribute on a pretax basis to his/her 401(k) plan in 2012 will be \$17,000. The \$17,000 amount does not include the \$5,500 catch-up deferral amount available to individuals at least age 50. The maximum pretax deferral was \$11,000 in 2002 and was \$8,728 in 1992 (source: IRS).

**5. RATIO -** Total household debt in the US was \$13.3 trillion as of 6/30/11, 88% of the size of our \$15.0 trillion economy. The debt-to-economy ratio was 62% in 1990 (source: Federal Reserve).

Call Chris Perme for your complimentary consultation today.



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