

**INCONVENIENCED BY:**

- Irritable Bowel Syndrome
- Chronic Diarrhea
- Bloating, Stomach Discomfort, Fullness Prior To Or After Eating

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*Joy is a pure state of bliss, and it's attained by bringing comfort and relief to other people. Doing so will bring joy to your life every day.*

— Sylvia Browne

**Ask Genevieve**

Dear Genevieve,

My name is Rhonda and I'm a human, so I hope you will still answer my letter. You never talk about politics, so I was just curious: are you happy with the results of the Presidential election? — *A big fan, Rhonda*

Dear Rhonda,

Of course I'll answer your letter. I welcome letters from all species, except cats (another New Year's resolution down the drain). And you're right—I don't talk about politics because it makes me mad. This is supposed to be a democracy, but we've never yet had a dog run for President. Nowhere in the Constitution does it say that a dog can't run for President. I think the reason that we get shafted is that Americans are notoriously anti-intellectual: they are afraid of anyone with a high intelligence. So they purposely shut dogs out of the political process. Actually, we don't really want to be President—we just want to be able to attend the state dinners.

*Kibbles and Kisses, Genevieve*

Dear Genevieve,

I'm a six-month-old mutt puppy, and I need some advice quick. Whenever I start misbehaving (like chewing on the furniture—what's it there for?), my humans lock me in the bathroom for a while. I hate it in there be-

cause there's no furniture to chew on, so it's a pretty useless room, if you ask me. I howl and whine as loud as I can, but they still don't let me out until they're good and ready. Is there any better way for me to handle this?

— *Love you, Arrow*

Dear Arrow,

Well, one way to handle it would be to stop chewing on the furniture, but that would be stupid. Next time they lock you in the bathroom, here's what you do. Instead of barking and whining, scream just once and then stay completely quiet. After a few minutes your humans will get a little concerned about you and they'll take a peek into the bathroom to

make sure you're alright. You'll be lying motionless on your back with your legs straight up in the air and your tongue hanging out. The longer you can maintain this position the more effective it will be, but I would advise "coming to" if you hear them calling the vet.

*Kibbles and Kisses, Genevieve*

*Eiffel Press, Publisher of the pet classic "Memoirs of a Papillon: The Canine Guide to Living with Humans without Going Mad"; and "A Tongue in the Sink: The Harrowing Adventures of a Baby Boomer Childhood." To comment, call 941-918-0411 or go to [www.dogtellsall.com](http://www.dogtellsall.com)*



*Genevieve, our canine columnist*

**Giving Or Receiving: *Understanding The Financial Consequences Of Gifting***

If you're confused about the tax consequences of receiving or giving a gift, you're not alone. The tax code in this area (as in most areas) is cryptic and convoluted. What better time to shed light on this matter of gifting than the current tax season?

First, let's talk about the consequences of **receiving** a gift. If you're in this fortunate situation, don't worry about paying income tax on the gift. The value of the gift is not taxable income to you, as per Internal Revenue Code 102. But, any **income** generated by that gift will be considered taxable income, and you will have to pay income tax on it.



**Joseph S. Karp,  
C.E.L.A.**

So, for example, if your parents give you \$30,000, that \$30,000 is free and clear to you. If you put it in your bank account and that \$30,000 generates interest, the interest is considered taxable income to you.

Now let's look at it from the other point of view. What if you're the **gift-giver**? In this case, it's not income tax, but an entirely different type of tax, the **gift tax**, that enters the picture.

The IRS lets you give away up to \$1,000,000 during your lifetime without paying gift tax. Once you exceed that amount, you owe gift taxes. One of several exceptions to this rule: Every year, you may give up to \$11,000 each to as many recipients as you wish, without affecting your life-

time exemption. By way of example, if in 2005 you gave \$11,000 to your son and \$11,000 to your daughter, none of that \$22,000 would affect your lifetime exemption. Your lifetime exemption would remain intact, at \$1,000,000.

Should your gift to one or more individuals in any year exceed \$11,000, the excess amount begins to erode your \$1,000,000 lifetime exemption. Suppose, for example you gave your son \$50,000 this year. You would be required to file a gift tax return (Form 709), and the amount over \$11,000 would be deducted from

your lifetime exemption. In this case, the difference would be \$50,000 minus \$11,000, or \$39,000. The IRS would then deduct that \$39,000 from your lifetime exemption, meaning you now have only \$961,000 to give away tax free for the rest of your life. Once you've used up that amount, you'll have to pay gift tax.

*Joseph S. Karp is a nationally certified and Florida Bar-certified elder law attorney (C.E.L.A.) specializing in the practice of Trusts, Estates and Elder Law. His offices are located at 2500 Quantum Lakes Drive, Boynton Beach; 2875 PGA Blvd., Palm Beach Gardens; and 1100 SW St. Lucie W. Blvd., Port St. Lucie. Call him at 561-752-4550 (Boynton); 561-625-1100 (Palm Beach Gardens); or 772-343-8411 (Port St. Lucie). Toll-free from anywhere: 800-893-9911. E-mail: [KLF@Karplaw.com](mailto:KLF@Karplaw.com).*

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