



- CLIENT APPRECIATION EVENT AUGUST 25TH!
- BIRTHDAY MILESTONES & RETIREMENT
- GOT CASH?? HOW DOES 9.62% INTEREST SOUND?
- JOY OF GIVING BY NANETTE
- VIBE 432 WITH HATTIE
- NEW VOLUNTEER OPPORTUNITIES & AN EXPLORATION AND CELEBRATION OF INNER KNOWING RETREAT

RSVP



YOU ARE INVITED@

OUR END OF SUMMER CLIENT APPRECIATION EVENT!

When: August 25: 5:30 - 7:30 PM

Where: The Salt Suite, Palm Beach Gardens

5510 PGA Boulevard #105, Palm Beach Gardens, FL 33418

Join us for Cocktails & Hors d'oeuvres to follow next door at La Masseria!



[CLICK HERE](#) to RSVP

We are excited to break away from the office and to have a casual night out with all of our amazing clients! It's been awhile since we have seen some of you and hope you can attend this fun evening out! The Salt Suite is a Salt Cave where they utilize salt therapy, or halotherapy, to help people that suffer from asthma, allergies, emphysema and other respiratory problems. Halotherapy is where you breathe in dry salt to help improve your overall wellness by removing toxins from your respiratory system while also cleansing your skin, boosting your immune system and more! Visit their website to learn more! <https://www.thesaltsuite.com/locations/palm-beach-gardens/>

This evening will be a special opportunity to also meet Hattie & Nanette - my two lovely contributors to Frequency Friday! Join us for networking, to talk finances, taxes, physical and mental health, crypto, relationships, raising kids, work-life balance etc!



50: A golden opportunity to start making catch up contributions to your qualified employer-sponsored retirement plan (up to \$6,500 more in 2022) or up to \$1,000 more for IRA's annually

55 If you're no longer working you may be able to access money from a 401(k) plan without penalties

59.5: Congratulations! You may be able to withdraw money from your 401(k) or traditional IRA without penalties

65: You are eligible to sign up for medicare (actually 3 months before your 65th birthday)

66/67: Full retirement age for Social Security benefits

72: Take your first required minimum distribution (RMD)

Got Cash? How does 9.62% sound?



One of the most frequently asked questions I get is "What should I do with my money?"

I am usually reluctant to give investment advice when it comes to investing in the stock market or crypto currency as I am not a risk taker when it comes to my own money, let alone my clients money that are coming to me for sound advice.

Recently, I learned about Treasury I-Bonds. I-Bonds are US Savings bonds issued by the US Treasury. The interest rate is adjusted every 6 months, in May and November. Currently, I-Bonds purchased through November 2022 are paying 9.62% on an annual basis for the first 6 months that they are held. The interest rate will be adjusted in November based on inflation.

If you have been paying attention at the gas station or the grocery store, it seems that inflation is here to stay for awhile. Individuals can purchase I-Bonds from Treasury Direct. There is a maximum of \$10,000 per person per year (each spouse can purchase \$10,000 for a total of \$20,000). The minimum age for purchasing these bonds is age 24, but parents can gift the bonds to their children (age 18 and under).

I-Bonds must be held for a minimum of one year and if redeemed before five years, three months of interest is forfeited. Interest income is subject to federal taxes, unless the bonds are used to pay for qualified education expenses. You can also purchase under your business with the EIN.

To learn more, visit:

https://www.treasurydirect.gov/indiv/research/indepth/ibonds/res_ibonds_ibuy.htm



The Joy of Giving



Did you know that giving is one of the best investments you can make toward finding more joy and achieving lasting happiness?

I'm sure you're familiar with these quotes:

For it is in giving that we receive – Saint Francis of Assisi
We make a living by what we get; we make a life by what we give – Winston Churchill

Nanette Saylor

www.wisewellwomen.com
createwithnanette.com

Believe it or not, science is now able to show how our brains light up when we give. Jenny Santi, summarized some of this for an article in Time.com:

"...giving is a powerful pathway to personal growth and lasting happiness. Through fMRI technology, we now know that giving activates the same parts of the brain that are stimulated by food and sex."

She was talking about experiments that monitor the part of the brain that is associated with the pleasure centers. That part of the brain encourages us to seek out mood-lifting behaviors and pleasurable activities.

She went on to write, "Experiments show evidence that altruism is hardwired in the brain—and it's pleasurable. Helping others may just be the secret to living a life that is not only happier but also healthier, wealthier, more productive, and meaningful."

(continued on next page)

My favorite of all masterful givers, Oprah, guides us with this: "Giving is all about the underlying message you share when you give. You are telling the person, "You were seen, you were heard and you matter."

You are seen. You are heard. And you matter. Just writing this makes me feel good! And these are powerful affirmative statements, too.

It turns out, being seen, heard and knowing you matter are among the top five drivers of human behavior. And when you give, the receiver gets to feel this, and so do you!

In two studies from 2018, researchers looked at responses of people who, over a set period of time, gave similar or equal gifts to someone else, versus receiving those same gifts themselves. The results showed that when people gave to an individual or charity they got a longer, more resonating feeling of happiness than when they received the same or similar gift themselves.

So, if you want to experience more lasting happiness and joy, find a way to give more. So what is "giving" anyway? Here are just a few of the definitions I uncovered:

- to present voluntarily and without expecting compensation;
- providing love or other emotional support; caring,
- freely transfer the possession of (something) to (someone)
- freely devote, set aside, or sacrifice for a purpose.

I've spent many years involved in the nonprofit world in various capacities. There we speak about giving "time, talent and/or treasure", where treasure equals money.

Many people think about volunteering as the best way to give to your favorite nonprofit. From the studies I mentioned here, now you know that volunteering doesn't just save the world, it saves you, too!

And, I also know from my experience that your favorite non-profit would love to put your monetary gift to good use when that's how you choose to give.

In a religious or spiritual context, you may have heard of the concept of tithing, which is about giving a percentage of your income to a particular cause or organization. You can do this with your favorite nonprofit, too, and it can be as little or as much as you'd like.

Will that increase your joy-factor? Ask anyone who does it with clear intention, and I'm certain you'll hear a resounding "Yes!" from them. It's true, for me, for sure!

What may be most interesting about the studies I mentioned is that the people who had a more charitable outlook, and those who donated most, had more activity in that pleasure center of the brain. Clearly, in these studies it was observed that those who placed the interests of others before their own felt more pleasure and felt happier longer than those who chose a less charitable option.

So, what does this mean for you?

Choosing a cause or community to help out with your charitable action means great things for a great cause. And, it can help your feelings of self-worth, confidence and value, and lift you up to a greater feeling of happiness and joy, and that's a win-win for everyone involved!

Giving matters. I share my experience and training by writing for this newsletter as a way to give back. It brings me great joy.

I appreciate you for being here, reading this newsletter.

You matter.
Thank you.



If you're looking for a great cause to support, I hope you'll consider giving your time, talent and/or treasure to Vibration 432, Jill's 501(c) 3 check out page 4 for upcoming opportunity on 9/24!

Cosmic Crypto Mojo

WITH ASTROLOGER & NUMEROLOGIST HATTIE PARKER, MS,ED
A CRYPTO PRIMER: EARTHBOUND AND CELESTIAL NEWS AND VIEWS



HATTIE@HATTIEPARKER.COM
WWW.HATTIEPARKER.COM

Introducing "Vibe 432" for Self-Help

True to form of American creativity and innovation Yoga has morphed and evolved since becoming popular in the US. The ancient yogi masters might not recognize the art as it is practiced today. Despite the many innovations, the most common way to enjoy yoga's benefits is to attend a session, see a video, or engage in a private practice that lasts from 15 – 90 minutes.

Vibe 432 is a new very time conserving system for tapping into OM vibrations in a matter of minutes. It is designed for users to work with small deck of Vibe Cards to quickly tap into Vibration 432 anytime anywhere. It is a tool that anyone and everyone can use.

Introducing "Vibe 432"

Vibration 432, is the name Jill has chosen for her philanthropic pursuit of helping people navigate and heal the challenges of PTSD. Vibration 432hrz is an ambient sound that is part of a group of sounds known as the Solfeggio Frequencies. It is attributed to have miraculous healing qualities.

Vibration 432 and Yoga Connections

As Yoga is so very popular in our culture, you may actually have a working knowledge of Vibration 432 frequency as it is the same tone as the sound of OM that is so popularly used in yoga. I, having taken yoga for decades, have chanted and been aware through my direct experience of the calming properties of this chant for a very long time. However, I was not aware of the sound's scientifically assigned power until recently. The following is a rather technical description of OM.

Our Pre-Launch Announcement: We Are Excited to Invite You

Announcing an Upcoming-Uplifting Vibration 432, Inc. Volunteer Training



STABILITY Body OPTIMISM Mind BALANCE Spirit


September 24, 2022

10:00 AM - 3:30 PM

Lake Worth, FL

Donation \$50.00 *

*This is a \$222 value. The special reduced fee is underwritten by the donors of Vibration 432, Inc., (a 501c3 nonprofit).

 **Vibe 432:** the belief we have in our own abilities and our capacity to be happy, successful and fulfilled

Join us to learn an easy- to-use simple and powerful mindset practice. You will be empowered to change your life and prepared to make a meaningful difference in the lives of others.

Mark your calendar: Details to follow in next week's newsletter.

Please stay tuned more to come next week.