



- "CANDY TAX" - WHEN HALLOWEEN BECOMES A DELICIOUS FINANCIAL LESSON
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- NEW TAX BRACKETS RELEASED FOR INFLATION
- 12 QUICK FIXES FOR ANXIETY
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- VENDOR LIST - DON'T MISS THIS UNIQUE EVENT!
- HATTIE ON COSMIC MONEY MOJO & HALLOWEEN



Article from Taxact.com.

<https://blog.taxact.com/candy-tax-halloween-financial-lesson/>

Telling a child the only two guarantees in life are death and taxes may be an appropriately terrifying expression for the Halloween season. But it's probably not the most relatable or appropriate statement to make when trying to build the foundation for a money-savvy kid

Instead, imposing a candy tax provides a simple way for parents to start explaining such an important financial topic to children in a way that is relatable.

By levying a candy tax against your child's trick-or-treat loot, you can help them experience the emotional roller coaster of forking over part of what they earned to a larger entity.

#### How to tax and teach

Simply stealing a bag of Skittles and calling it a candy tax probably isn't the strongest approach to a lesson in taxes. However, with the right strategy, it's a great way to start financial conversations early.

To help you execute this plan flawlessly, here are a few steps to follow:

**Step 1: Once the child dumps the candy out on the table, let them evaluate it for a minute.** Draw a correlation between the haul of candy and how mom and dad go to work each day to bring home money. Similar to trick-or-treating, there's an action done in exchange for a good.

**Step 2: Now it's time to mention cutting a check to Uncle Sam.** Pick up a piece of candy (preferably a decent piece like a Snickers and not an orange-flavored Tootsie Roll) and explain that when mom and dad earn money some of it goes to the government as a tax.

**Step 3: Be sure to explain what taxes are used for.** If your child is in public school, perhaps mention taxes help fund school books and lunches or that the streets you drive on are maintained using tax dollars. You could even mention that community services like the local library are supported with tax dollars. Using specific examples of what your child interacts with will make it an easier concept to understand.

**Step 4: Now it's time to drop the hammer.** You are the government and your child is the taxpayer. Because you helped purchase and/or make the costume, and you went out to supervise trick-or-treating, your child should be willing to give up some of the earned candy for the collective, greater good. (In this case, the "collective, greater good" being your taste buds.)

**Step 5: Brace yourself for some backlash!** You've probably seen the Jimmy Kimmel Halloween prank where parents pretend to have eaten all of their kids' candy. This may not be much different. You could end up with a screaming six-year-old dressed like Captain America and hopped up on sugar.

**Step 6: Keep it up year after year.** Use this method as a foundation upon which to have other financial conversations. As your child gets older, the conversation will continue to evolve. Eventually, you'll start having more sophisticated discussions about not only taxes but other important financial topics. Help them further learn about taxes in ways such as showing them tax calculators and articles on how to plan for taxes.

Taking advantage of teachable moments like this will help your mini-mes jump-start their way to becoming financially responsible.



## 2023 Retirement Contributions Announced

The IRS has released the 2023 Contribution Limits. The increases take effect on January 1, 2023, and are modest when compared to prior years. Following are a few updates for your easy reference:

- Annual compensation limit is \$330,000, salary above that is ignored
- Salary deferral limit for 401(k) and 403(b) plans has increased to \$22,500
- Catch-up contributions to 401(k) and 403(b) plans for individuals age 50 and over increases to \$7,500
- Salary deferral limit for SIMPLE IRA increased to \$15,500, with an additional \$3,500 for those age 50 and over.
- The salary to qualify as a Highly Compensated employee Increases to \$150,000
- Annual additions limit for defined contribution plans increases to \$66,000
- The Maximum Benefit to fund for under a defined benefit plans increases to \$265,000
- Key employee based on 1% owner compensation holds at \$150,000
- Officers with no ownership and salary in excess of \$215,000 also qualify as Key employees

## IRS Sets Higher 2023 Tax Brackets, Standard Deductions And Other Inflation Adjustments

The Internal Revenue Service has released dozens of inflation adjustments affecting individual income tax brackets, deductions and credits for 2023 and—no surprise—today's four decade high inflation has translated into some big hikes.

Married Individuals Filing Joint Returns and Surviving Spouses (Joint) Tax Rates 2023: You can see all tax filing statuses, [CLICK HERE](#)

### If Taxable Income is:

0-\$22,000  
\$22,000 - \$89,450  
\$89,450 - \$190,750  
\$190,750 - \$364,200  
\$364,200 - \$462,500  
\$462,500 - \$693,750  
over \$693,750

### The Tax Due Is:

10% of Taxable Income  
\$2,200 + 12% of the amount over \$22,000  
\$10,294 + 22% of the amount over \$89,450  
\$32,580 + 24% of the amount over \$190,750  
\$74,208 + 32% of the amount over \$364,200  
\$105,664 + 35% of the amount over \$462,500  
\$186,601.50 + 37% of the amount over \$693,750



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# VIBRATION 432

Vibration 432, Inc a 501(c) 3 non profit with a mission to heal and improve the lives of those that have experienced trauma, suffering from Post Traumatic Stress, Depression and Anxiety.

Our organization has a wide network of resources that offer holistic healing therapies and a variety of techniques that can be blended with traditional Western medicine and treatment plans to help to heal those afflicted by PTSD.

Our focus group is first responders and veterans as well as teens affected by Post Traumatic Stress and impacted by experiencing trauma.

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## 12 Quick Fixes for Anxiety Simple Strategies for Mental Well-Being

by Ronica O'Hara

It is an all-too-human experience to have anxiety - feeling fear or apprehension about what might happen. A survival mechanism for our species, it can easily get out of hand in times of uncertainty, morphing from a timely signal to a crippling chronic condition. Happily, mental health professionals have found many useful anti-anxiety strategies to ease us through difficult moments:

1. Breathe Deeply
2. Tap with the Fingers
3. Write it off with journaling
4. Meditate mindfully
5. Move the body in nature
6. Say a favorite prayer
7. Chill out
8. Get Rooted
9. Soothe with supplements
10. Be with the anxiety
11. Move to music
12. Bond with an animal



## Vendor List

This year's expo is attracting some of Palm Beach County's finest and most talented practitioners! :

### Metaphysical & Holistic Practitioners:

Curious about learning more about yourself? Want to see your aura? have an angel reading? Have your tarot cards read or gemstone reading? Would you like to learn about the healing powers of salt therapy? Looking to learn a self assessment tool to help guide you through your day? Interested in hypnotherapy? Would you like to learn more about meditation & yoga? Craving creative expression?

1. Hearts in Heaven
2. Spiritual Journey
3. Spirit Aura
4. VIBE 432
5. Hattie Parker
6. The Salt Suite PBG
7. Vibration 432
8. Cassi Eubanks
9. Sofusion Yoga
10. Shay's Holistic Spa
11. Transformative Coaching
12. Infrared Sauna & Wellness Spa
13. Soham Yoga
14. Angel Intuitive Reader
15. Wise Well Women
16. Thermae Retreat
17. Atha Yoga Shala
18. Omie Spirit
19. Suresh Raja, MC & QBioClub
20. The Metafix Wellness Center
21. The Universe's Edge
22. Soham Yoga
23. Zen Sweat Den
24. Elevated Awareness

### Unique Shopping Experiences:

Looking for the perfect holiday gifts this year? Check out these vendors including crystals, gemstones, self care products with reiki energy, bathing suits, chakra teas, hydroponic gardening, nutritional supplements and unique jewelry! Looking for eco friendly, organic makeup and skin care?

1. Ruby's Healing Crystals
2. Eco Swim Co
3. Neumi
4. Tea 4 Chi
5. iving Towers
6. Exclusive Designs by Eva
7. Calm Mind & Body Store
8. Live Green Beautifully
9. The Meridian Project
10. Zetta Karmas Fine Art
11. Earthfluenced
12. Folayan Original

*Rsvp*

### Other Cool Vendors - Physical & Financial

Looking for a business consultant, accountant or coach? Looking for ways to invest your money & plan for retirement? Have aging parents and need help with medicare planning? Looking to get physically fit or learn self defense?

1. Financial Frequency
2. Sure Fire Financial
3. Reckless Training
4. Tactics Elite
5. Shyann's Pet Service

### Yummy Refreshments will be available onsite:

1. Boozie Bluebelll
2. The Healthy Spot

# Cosmic Crypto Mojo

WITH ASTROLOGER & NUMBEROLOGIST HATTIE PARKER, MS,ED

## Cosmic Money Mojo and Halloween Treats



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- If you picked a. your money preferences trend toward Physical Values being deeply favored by you
- If you picked b. your money preferences trend toward Social Values being deeply favored by you
- If you picked c. your money preferences trend toward Financial Values being deeply favored by you
- If you picked d. your money preferences trend toward Inner Values being deeply favored by you

I will share more about using this information for fun and personal insight and however first, I want inform you how money is a highly relevant subject at this time.

### The Current Astrology/Astronomy

Halloween is the exact halfway point between two eclipsed Moons. These eclipsed Moons have much to do with our relationship to money. Month-in-and-month-out the cosmic activity of the Moon relates to the changing tides of our deepest and most cherished values in general and the current Moons have to do with money in particular.

The first of the two eclipsed lunations for Fall 2022, a New Moon, happened on 10/25/22. It involved the Moon being close to, and thus influenced by Venus the planet that has the most significance related to money matters. The second eclipsed lunation, a Full Moon on 11/8/22 happens in the sign of Taurus one to the two most significant House locations related to Money matters. (Is it any wonder we are approaching mid-term elections and perhaps the most important issue on the voter's minds is the economy?) The upcoming eclipse Moon happens in the sign of Taurus that is ruled by Venus and is commonly associated with the 2nd House in Astrology. The 2nd House is related to resources in the broadest sense of the word and for most people money is considered the primarily important resource among resources. Unique to this eclipse it occurs with the Moon being close to Uranus, the planet of surprises and expecting the unexpected.

Considering the choices below please answer the question choosing one and only one response:

QUESTION: What does the concept of living an elegantly healthy abundant life mean to you?

- a. The ability to earn living and maintain my lifestyle
- b. Freedom to share the company and affection of others
- c. The foundation of financial security and wealth accrual
- d. Freedom to pursue my dreams and goals



# Cosmic Crypto Mojo

WITH ASTROLOGER & NUMBEROLOGIST HATTIE PARKER, MS,ED

## Money Magic Mojo: Treat Yourself

Eclipsed Moons are times when we can become aware of influences that have been eclipsed or hidden from our awareness. This may even include awareness of values that are, perhaps so deep we may not even know that or how they influence us.

The influence of this eclipse season will significantly influence everyone for at least 10 days following the 11/8 date. Thus, I encourage you to use the first 18 days of November as fun self-awareness challenge/experiment that you can "play" at using to expand your self-awareness once or many times over the course of this auspicious time that supports us in having surprising insights into our relationship to money.

Reflecting upon your response to the introductory question imagine that you received a Halloween Treat of \$10,000 – 100,000 (you get to choose an amount that would seem be delightfully high so that you would feel as if you had been truly abundantly treated). Then, with the intention of staying true to your chosen value and being open to tapping into your deepest most cherished values related to money, make a list of what you would do when managing the imaginary funds. Have fun! Be open to discovering inner surprises. Seek to stir up powerful magical money mojo.

