

Financial Frequency

WHAT'S YOUR FINANCIAL FREQUENCY?

Happy Frequency Friday!

Happy
Valentine's
Day

"how do you spell "love"? - piglet
"you don't spell it, you feel it" - pooh



Standard Deduction vs. Itemizing

This time of year I get asked this question quite a bit.

Standard Deduction by Filing Status:

Single Taxpayers \$12,950, Over 65 + \$1,750
Married Filing Jointly \$25,900, Over 65 + \$1,400 each
Married Filing Separately, \$12,950, Over 65 + \$1,400
Head of Household, Over 65 + \$1,750

So what does this mean? If your mortgage interest, + real estate taxes + charitable donations + deductible medical expenses are less than the standard, you will not need to file Schedule A to Itemize

Tips for Tax Season Success!

It's hard to believe but this is our 14th Tax Season! We feel very blessed to have grown to over 1,500 clients!

Here is a list of tips to help keep our team to be efficient & organized this year to help. make your tax experience as pain free as possible!

- Please refrain from e-mailing your tax documents to Jill...Please e-mail our new lovely employee, Omie at Ovelez@d-acpa.com
- Don't want to e-mail? We can send a link to a secure portal to upload your documents! E-mail Shyann@shuggins@d-acpa.com and she will send you a link
- Text Us! We have a **NEW TEXT # 561-473-4210**
- Have a tax question? Want to check your return status? Text Us!

We kindly ask that if you call us, please give us 24 hours to reply. Multiple calls, e-mails, etc. bottleneck our processes and slows response time.

We are grateful for your confidence, trust & support in our firm and look forward to serving you soon!



BOOK
NOW

DONT MISS THESE UPCOMING
EVENTS, RESERVE YOUR SPOT
TODAY!

JUN 25 AT 3:00 PM - JUL 2 AT 9:00 AM EDT
GREEK ISLANDS YOGA RETREAT



EVENT BY SOFIA DREKOU
GREECE
DURATION: 7 DAYS

IMMERSE YOURSELF IN A WEEK-LONG

21+ ALL-INCLUSIVE (SOME EXCLUSIONS
APPLY) YOGA RETREAT AND CULTURAL
EXPERIENCE IN THE BEAUTIFUL CYCLADIC
ISLANDS IN GREECE.

WE ARE STARTING IN SANTORINI AND
FROM THERE VIA FERRY TO PAROS.
GO FOR A DEEP DIVE WITHIN YOURSELF
WITH ANCIENT ENERGY FROM THE GREEK
GODS. RELEASE AND RECHARGE YOUR
MIND, BODY, AND SOUL.

CONNECT WITH YOUR BREATH,
EXPERIENCE THE WORLD IN A NEW WAY,
AND CREATE NEW FRIENDSHIPS. JOIN US
ON THIS JOURNEY OF A LIFETIME IN THE
BEAUTIFUL GREEK ISLANDS.

CONTACT SOFIA DIRECTLY FOR MORE INFO
AT SOFUSIONYOGA@GMAIL.COM OR
856.419.6613



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SUNDAY
FEBRUARY 12TH
1-4:30

REFRESHMENTS
AVAILABLE

INVESTMENT \$108

IG:@KULAYOGASHALA

The Ultimate "Love" Month Gift to Self

By Nanette Saylor

February - often known as the "Love" month - is filled with routine practices. Things like giving roses and chocolate to celebrate our love, for example, are "the things we do for Valentine's Day". Did you know, these little things can be called "rituals", too?

I often encounter people who have a resistance to the word "ritual" because it feels too "woo-woo". That word conjures up visions of magic and witches and crazy-talk for some. Even for me, when I let my intellectual-thinking-mind take charge, I can stay pretty attached to science and logic, and that doesn't leave much room for me to believe in magic and mystery.

So, for today, as a gift to yourself, I invite you to let go of your resistance to the word "ritual" and think instead about all the little "things we do for love." For just a moment, let a little magic in, because when you do, a little joy will come with it, too!

What I know for sure, is that even if you don't believe that rain dances make rain, rituals can play an important role in your life.

Merriam-webster.com defines ritual as "a ceremonial act or action; a formal and customarily repeated act or series of acts."

And a ritual can be a simple, daily act. You might have a ritual around how you make your tea, or the way you make your bed, or how you send your kids off to school in the morning. Have you ever tucked a "love note" into your child's lunchbox or your spouse's briefcase or purse? If not, try it this week.

Hopefully, you have some self-care rituals. These are things like writing a gratitude list before you go to sleep, taking a bubble bath every Tuesday night while hubby/spouse and the kids see a movie, making time to sing and dance or paint, or walking on the beach with a girlfriend every Sunday. Did you stop to gaze at the Full Moon last week and give thanks for all you have received? That's a ritual, too.

When I was looking to create moments of order in my chaotic world years ago, I first adopted tiny rituals that were short breathing exercises and one-sentence mantras. Daily-ish journaling came later. These helped me to deal with anxiety and offered me a sense of peace and possibility when I thought there was none. 15+ years later, and a whole lot less chaos, I'm still using those rituals to help me feel centered and purposeful.

The truth is that when I created a self-care practice that included daily rituals, I began to change my life. I learned to let go and started making room for things that matter. I gained courage to make challenging choices and to do the personal growth work that began to show me where I was living out of alignment with who I wanted to be.

So today I invite you to browse this list of self-care options and choose one to gift yourself in the coming week.

- Take a 10 minute walk in nature- alone!
- Find that special soap someone gifted you that you never opened because it is "too pretty". Open it and use it in the shower!
- Find your favorite music and play it loud. Sing along and "dance like nobody's watching".
- Fix a cup of tea in a special mug or your best china tea cup. Find a quiet place to sit and slowly sip it, savoring every last drop
- Dab a little bit of your most expensive perfume on "just because"

- Make a date with yourself to go to a movie, the museum, your favorite farmer's market or department store ALONE. Enjoy every single minute
- Get a manicure, pedicure, facial or massage. And if you don't want to go to the spa, create a home version
- Find that romance novel you've been saying you were going to make time to read, shut yourself in your room and read for 30 minutes
- Cook YOUR favorite meal just for you, even if everyone else hates it.
- Put on an eye mask, and sleep in for an extra 30 minutes one day a week



And, if you don't like any of these options or need more than 10 to choose from, check out this TinyBuddha.com where they have a list of 45 you can choose from: <https://tinybuddha.com/blog/45-simple-self-care-practices-for-a-healthy-mind-body-and-soul/> Make it your Valentine's Gift to Self. You deserve it and you are worth it!

Cosmic Crypto Mojo

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

WORK/BALANCE VALENTINES

THE SUBJECT OF WORK/LIFE BALANCE RECEIVES MUCH ATTENTION IN LITERATURE AND IN OUR EVERYDAY LIVES. IT IS CALCULATED PEOPLE SPEND AT LEAST 30% TO THEIR PRECIOUS AND FINITE TIME AT WORK. HOWEVER, IF WE ADD ALL THE TIME SPENT THINKING ABOUT WORK, THAT PERCENTAGE EXTENDS WELL BEYOND 30%. WORK/LIFE BALANCE IS A SUBJECT DESERVING OF COSMIC ATTENTION. AND, QUITE SERENDIPITOUSLY, NUMEROLOGY INCLUDES A COMPONENT THAT IS NAMED "HEART'S DESIRE. IN THIS ARTICLE YOU WILL LEARN HOW TO CALCULATE YOUR HEART'S DESIRE AS WELL AS THAT OF YOUR CO-WORKERS. IN DOING SO YOU CAN LEARN HOW TO GIVE YOURSELF AND OTHERS VALENTINE'S THAT HAS LASTING VALUE. WHETHER YOU ARE AN EMPLOYER OR AN EMPLOYEE, THERE ARE BENEFITS TO BE GAINED THROUGH EXPLORING HOW TO CHOOSE ON THIS VALENTINE'S LOOK TO GIFTING YOURSELF AND OTHERS WITH GIFTS THAT LAST WELL BEYOND CHOCOLATE, FLOWERS AND LUNCHEONS.



THE NUMEROLOGY OF BODY, MIND AND SPIRIT (HEART'S DESIRES)

EVERYONE IS ACQUAINTED WITH THE CONCEPT THAT WE ARE A COMPOSITE OF BODY, MIND AND SPIRIT. IN NUMEROLOGY THESE CORE ELEMENTS OF WHO WE ARE CALLED LIFE PATH = BODY, EXPRESSION = MIND, HEART'S DESIRE = SPIRIT. OUR WORKPLACES, ARE APPROPRIATELY DEDICATED TO GETTING JOBS DONE. THUS, WHEN AT WORK, WE TEND TO BE FOCUSED ON BODY AND MIND: LIFE PATH AND EXPRESSION. VALENTINE'S DAY IS AN IDEAL TIME TO REMIND OURSELVES TO NOT LET SPIRIT: HEART'S DESIRES GET LOST IN THE DRIVE TO BE EFFECTIVE. IT IS OUR HEART'S DESIRES THAT KEEP US MOVING FORWARD AND WHAT GIVES US THE GRIT TO CARRY ON WHEN WE FACE CHALLENGES. IF WE IGNORE THEM IT IS TO OUR OWN PERIL.

Cosmic Crypto Mojo

THE HEART'S DESIRE NUMBER IN NUMEROLOGY

YOUR HEART'S DESIRE NUMBER IS CALCULATED BY ADDING THE NUMBER VALUES OF EACH OF THE VOWELS IN THE NAME THAT IS ON YOUR BIRTH CERTIFICATE. YOU FIND IT BY ADDING THE CORRESPONDING NUMBERS TO THE LETTERS AND THEN REDUCING ANY 2 DIGIT SUMS TO A SINGLE NUMBER. THE NUMBER VALUES FOR THE VOWELS ARE LISTED BELOW. ABBREVIATED MEANINGS FOR EACH OF THE POSSIBLE NUMBERS 1 - 9 ARE LISTED BELOW.

THE NUMEROLOGY OF VOWELS: A = 1, E = 5, I = 9, O = 6, U = 3, Y = 7 (Y IS CONSIDERED TO BE A VOWEL ONLY WHEN AND IF IT FUNCTIONS LIKE A VOWEL EXAMPLES OF Y AS VOWEL: FANCY, DRY, LYNN; EXAMPLES OF NON-VOWEL: YES, BALONEY.

VOWELS: _____ = ____ TOTAL = ____ = HEART'S DESIRE
WRITE ALL VOWEL NUMBERS HERE AND TOTAL REDUCE

HOW HEART'S DESIRES CAN POTENTIALLY BE FULFILLED IN A BUSINESS AND WORK ENVIRONMENT CONTEXT

NOTE: HUMAN BEHAVIOR IS COMPLEX. TO REDUCE AN EXPLANATION OF SOMEONE'S DEEPEST DESIRES TO SHORT PHRASES IS LIMITED AND LIMITING. IF WHAT YOU READ ABOUT YOURSELF DOESN'T SEEM TO FIT IT MAY REFLECT THAT OTHER ASPECTS OF YOUR NUMEROLOGY TAKE PRECEDENCE. TAKE WHAT YOU NEED AND LEAVE THE REST. IF YOU RESONATE WITH WHAT IS SHARED HEREIN I ENCOURAGE YOU TO EXPLORE HOW YOU CAN BE ABOUT IMPLEMENTING CHANGE IN YOUR WORK ENVIRONMENT SO THAT YOU ENJOY A GREATER SENSE OF FULFILLMENT OF YOUR HEART'S DESIRE. YOU CAN ALSO SHARE THIS WITH CO-WORKERS AND BE SUPPORTIVE OF THEIR WELL-BEING.

HEART'S DESIRES IN WORK SETTINGS DEFINED

- #1 INDEPENDENCE, RECOGNITION FOR BEING ONE'S OWN PERSON, THE RESPECT GRANTED BY NOT BEING FORCED TO BE SIMILAR TO EVERYONE ELSE
- #2 HARMONY, PEACE, RESPECT FOR THE NEED TO PATIENTLY WAIT FOR HER OR HIM TO SHARE OPINIONS IN HER OR HIS OWN TIMING, APPRECIATION FOR HER OR HIS ABILITY TO INFLUENCE EFFECTIVE COMPROMISE
- #3 FREEDOM IN THOUGHT, WORDS AND DEEDS, UNDERSTANDING OF AN UNDERLYING NEED FOR CHANGE AS SHE OR HE SERIOUSLY DISLIKES BEING HEMMED IN
- #4 THE SENSE OF SECURITY THAT COMES FROM HAVING A NEED FOR CLARITY AND PLANS THAT ALLOW FOR HAVING HEARTFELT DREAMS AND A SOLID BELIEF THAT THEY CAN AND WILL MANIFEST
- #5 THE BEHAVIORAL BANDWIDTH TO DO "THINGS" HIS OR HER OWN WAY, TO BE UNDERSTOOD WHEN HE OR SHE SAY "I HAVE TO FIGURE THIS OUT FOR MYSELF".
- #6 TO ENJOY A FELT SENSE OF WELL-BEING FOR SELF AND OTHERS, ACCEPTANCE AND APPRECIATION FOR THE WISH TO STRAIGHTFORWARDLY TELL IT LIKE IT IS
- #7 FREEDOM TO FOLLOW OWN DRUMMER, TO BE UNDERSTOOD AS A PERSON WHO LIKES TO DO HER OR HIS OWN RESEARCH BEFORE BEING FORCED TO TAKE ACTION
- #8 SUCCESS IN SELF-CHOSEN GOALS, TO BE UNDERSTOOD AS BEING COMPETITIVE AND MOTIVATED TO BE THE BEST AT WHAT EVER SHE OR HE CHOOSES TO DO
- #9 TO BE APPRECIATED FOR A HIGH LEVEL OF SERVICE, TO BE RECOGNIZED FOR BEING INSIGHTFUL ABOUT UNDERCURRENTS THAT ARE NOT NECESSARILY SEEN BY OTHERS