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## Student loan forgiveness

On August 24, 2022, President Biden announced a three-part plan to provide up to \$10,000 in debt cancellation for student loans held by the Department of Education or up to \$20,000 in debt cancellation for student loans for Pell Grant recipients with loans held by the Department of Education.

Borrowers are eligible for this relief if their individual income is less than \$125,000 or \$250,000 for married couples. In addition, the the pause on federal student loan repayment will be extended one final time through December 31, 2022. Borrowers should expect to resume payment in January 2023.



## Conscious Breathing: The 4-7-8 Method

By: Dr. Andrew Weil

I often find myself holding my breath and I have to consciously remind myself to breathe.. Conscious breathing takes various forms and this 4-7-8 method works to relieve anxiety. Dr. Weil believes each variety can be a useful tool for achieving a desired mental or physical state. As the late Zen Buddhist monk Thích Nhất Hạnh put it, "Feelings come and go like clouds in a windy sky. Conscious breathing is my anchor."

The 4-7-8 Breath (also known as the Relaxing Breath) is the perfect, portable stress antidote, as it puts the practitioner in a relaxed state almost immediately. As Dr. Weil demonstrates, It takes almost no time, requires no equipment and can be done anywhere.

### Learn more about the 4-7-8 Breath.

The 4-7-8 Breathing Exercise is utterly simple, takes almost no time, requires no equipment and can be done anywhere. Although you can do the exercise in any position, sit with your back straight while learning the exercise. Place the tip of your tongue against the ridge of tissue just behind your upper front teeth, and keep it there through the entire exercise. You will be exhaling through your mouth around your tongue; try pursing your lips slightly if this seems awkward.

1. Exhale completely through your mouth, making a whoosh sound.
2. Close your mouth and inhale quietly through your nose to a mental count of four.
3. Hold your breath for a count of seven.
4. Exhale completely through your mouth, making a whoosh sound to a count of eight. This is one breath.
5. Now inhale again and repeat the cycle three more times for a total of four breaths.

Note that you always inhale quietly through your nose and exhale audibly through your mouth. The tip of your tongue stays in position the whole time. Exhalation takes twice as long as inhalation. The absolute time you spend on each phase is not important; the ratio of 4:7:8 is important. If you have trouble holding your breath, speed the exercise up but keep to the ratio of 4:7:8 for the three phases. With practice you can slow it all down and get used to inhaling and exhaling more and more deeply.

[CLICK HERE for the Video](#)

## The Power of Your Hidden Creativity



Contrary to popular belief, it isn't true that there are creative people and non-creative people. All human beings are creative people. All humans have creative capacity.

I'm sure you can name more than a few famous authors, musicians, and artists. And maybe, some of you can even think of a few scientists, master chefs, and inventors, too.

**Nanette Saylor** Some humans have activated our creative superpowers in more obvious ways than others.

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All of us are using our creative capacity in some way every day. For example, whenever you are looking for something, can't find it, and then choose something else as an alternative, you are using your creative imagination to come up with a solution.

And yet, some people are still stuck believing "I'm not creative!" and "I'll never be creative" simply because they can't draw like Leonardo Davinci or sing like Celine Dion.

Truth be told, try as I might, I can't sing like Celine or draw like Leonardo, and I'm certified as a Creativity Coach. How is that possible, you might wonder?

It's possible, because I know I am creative, because we all are, and because I chose to activate my creative powers every single day with deliberate inspired intentions. And, now I make it my purpose to invite you to step into this knowing and to use your creativity to fuel your most extraordinary life.

I've been specifically trained to help you access this hidden power that has the potential to transform everything in your life, and the lives of those around you. And the good news is that your creative energy is just waiting to be ignited! It wants you to use it to create a life you love.

The even better news is that it's super easy to get started.

One of my peers, author Pam Grout, has a simple test on her website that she encourages you to use to determine if you are creative or not. It has one question.

Are you breathing?

Yes, of course, you are!

So, to get started activating your creative energy all you have to do is BREATHE!

I like to call this "activating our creative receiver". The task is simple. The next time you are faced with a project, a challenge, potential choices, do this:

Pause for a moment, close your eyes, relax your body, and take three, slow, evenly-paced breaths. On the "IN" breath, imagine yourself being filled with creative inspiration. You might even think or say, "I am a creator." Or, if you're not quite a believer yet, say "I'm willing to consider that I am a creator."

And, on the "OUT" breath, imagine yourself releasing anything that's stopping you, blocking you or getting in your way. You can think or say, "I release anything that interrupts or blocks my creative energy now."

After three breaths, open your eyes, and ask outloud, "What else is possible?" or "How Can I?" and listen to your thoughts. You're listening for the voice of your Inner Wisdom. It's a quiet, kind voice that in the creator's world is often called your "muse". Listen, and you will hear a message.

When you begin to practice and listen for the voice of your creative capacity, you are tapping into your hidden creative superpowers. You don't even have to pick up a paint brush or take a singing lesson. You'll be gently guided to the best next step.

This power has the potential to turn every "I can't" into "Yes, I can!"

Magical, isn't it? I choose to believe I can imagine anything into being. And, I'm not alone. Walt Disney reminds us, "If you can dream it, you can do it."

The next time you're struggling to come up with a new idea, or solve a problem, I hope you'll try this quick and easy technique. The more you practice, the more natural it will become. Soon you might even be willing to test your skills with a paint brush!

Now is the perfect time. This date, September 24th, turns out to be the perfect evening for our visioning activation. It's the eve of a coming New Moon, a time in the lunar cycle well known for signifying new beginnings. We'll supply everything you need to create. You bring your positive energy and your intentions.

If you'd like to experience an opportunity to capture your dreams and make them real, please consider joining us on September 24th, 6:30p - 9:30p for a New Moon Inspired Ideas + Vision Board Party. Gift yourself this chance to bring your hidden ideas and dreams to life with the support of an experienced guide and a small group of like-minded, supportive conscious creators. We ask you to bring your willingness to let go of any "I can't create" resistance, and we'll provide everything you need to create a vision of your deepest desires that will lead you powerfully into the Fall and Winter seasons. Reply to this email to get more information and to register.

So, if you are feeling an energetic pull forward so many have described to me recently, I hope you'll join us. We have limited capacity - 16 participants maximum.

To RSVP, simply reply to this email and let us know you want us to hold a spot or message me directly at [nanette@wisewellwomen.com](mailto:nanette@wisewellwomen.com). We'll send you all the details. Your investment is \$44 per person, \$20 covers the cost of supplies and \$24 goes to the non-profit Vibration432.

I wish for you everything you dream, and more!  
See you soon!



## COVID Tax Relief: IRS provides Broad Penalty Relief

The IRS announced on August 24, 2022, that they will be waiving penalties for certain 2019 & 2020 returns due to the pandemic. \$1.2 Billion in penalties being refunded to 1.6 million taxpayers. Many of these payments will be completed by the end of September. So if you were assessed penalties for these tax years, you will receive a refund of this amount. Relief will be automatic

# Cosmic Crypto Mojo

WITH ASTROLOGER & NUMBEROLOGIST HATTIE PARKER, MS,ED



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## SELF-HEALING AS AN ACT OF SERVICE TO OTHERS AND FURTHER OPPORTUNITIES FOR BEING OF SERVICE: YOU CAN MAKE A DIFFERENCE

### Self-Awareness is the First Step

I have a longtime client who is deeply troubled by her adult son's tendency to self-sabotage both at work and at home. The son frequently turns to my client for advice and my client, who is a smart savvy person, often ends up being relatively dumbfounded about what to do. She dearly loves her son and over many years of hoping to find solutions the road has continued to be characterized as 3 steps forward 2 steps back. Despite sincere persistent efforts, my client has not been able to discover anything that could be thought of as silver bullet solution. She keeps on keeping on seeking to find interventions that will help reduce the chaos that seems to be the norm in her son's life. The results persist in being a roller coaster.

In my advisor role I often reference the profound wisdom of 12 Step Programs and remind my client that she is powerless over people, places and things. I lovingly coach her to recognize that she can only do what she can do. The one caveat I share is that one positive thing she can do to the max is work on her own healing. For example: she can remind herself that she has a strong tendency to blame herself for his problems. She can choose to be kind to herself and remember she has always been committed to being the best mother she can be. There are many positive reasons for her to be paying attention to her own healing, not the least of which is, the healthier she is the better the solutions she is likely to come up for being a positive influence in her son's life.

The Sun, is the most powerful force in our Universe. It currently shines in the sign of Virgo, the astrological placement that is most associated with healing and service. Thus, this is cosmically a good time us to partner with the cosmos to gain insight into what one can do to be of service to ourselves and others through enhancing our own healing. A rule of thumb to follow when wanting to strengthen our life long quest to be healthy is: Awareness is the first step.

### September: A Self-Awareness Upgrade

When I was growing up school started after Labor Day. I, thus, have a strong association with the anticipation of learning new things and the month of September. As we head into the last days of August and the launch of September it is a great time to be consciously opening yourself up to gaining insight into what you can do to improve your health: body, mind and spirit.



# Cosmic Crypto Mojo

As part the identification process of determining what you can do to engage in a Self-Awareness Upgrade you might ask yourself if:

- You have an unhealthy dietary habit that you would like to give up?
- You are ignoring a health warning signal that you should be taking action to check out?
- Would you benefit from creating a budget and sticking to it?
- You are taking enough time for rest and relaxation?
- You would find greater peace by engaging in mindful meditation?
- You take enough time to connect to your higher self?
- You remember to be thankful for your blessings?

Hopefully these questions will get you started on a path of self-inquiry. Start slowly. Identify one or maybe two at the most (as to not be overwhelmed) possible awareness that would benefit from being given more attention. Remember, and liberally remind yourself, that in addition to health and service that Virgo is also about mastering details. Focus on your matter of concern and ask to be guided by signs and symbols from the universe to know what and how to address it.

When the Universe gives you healing guidance you can ask yourself if following through can be seen as an act of service for yourself and others. If the answer is "Yes" do you best to be compliant.

Further Opportunities for Being of Service: You CAN Make-a-Difference

Vibration 432 Inc, a 501(c)3 nonprofit organization found by Jill DiSalvo to be committed to mitigating PTSD is underwriting a research project to field test an easy-to-use daily practice called VIBE 432 (Very Important Brain Energetics). Volunteers are needed to engage in using this practice to begin to test the efficacy of the VIBE 432 system. To learn more go to [www.hattieparker.com](http://www.hattieparker.com) click on VIBE 432 and VIBE 432 9.24.2022. Feel free to call me at (732) 859-2134 to discuss if this Make-a-Difference program is right for you.

**September 24, 2022,  
10 AM -3:30 PM**

At a lovely retreat environment  
in Lake Worth, FL

  
An opportunity to  
**MAKE A  
DIFFERENCE**



**VIBE: 432**  
STABILITY - OPTIMISM - BALANCE  
Body-Mind-Spirit

**VIBE: 432\* Pilot Program Volunteer Training**

*\*Very Important Brain Energetics*

**Donation: \$50.00** for materials and lunch

A \$250 - 400 value underwritten by Vibration 432, Inc

**The Pilot 6 Week Time Investment:** A fun workshop 5.5 hours,  
5-10 minutes daily to practice VIBE: 432, follow-up feedback  
meetings in person &/or Zoom 1 - 2 hours

**Our commitment:** *You will get as much as you give*

On the evening of 9/24/2022 there will be a New Moon Inspired Idea + Vision Party p (see the post from Nanette Saylor on Page 3). You are welcome to attend one or both events.