

Frequency Friday!

Financial Frequency

ELEVATE YOUR FREQUENCY!



9 MIDYEAR TAX PLANNING MOVES



Jill

#1—Adjust withholding or estimated payments:

Clients who owed taxes for 2022 may want to revise their Form W-4. The current version of the form has many clients scratching their heads, but help is available via the IRS's "Tax Withholding Estimator". If your clients make estimated tax payments throughout the year, take a closer look at their tax situation for 2023 to make sure they're not underpaying or overpaying.

#2—Take advantage of lower tax rates on investment income:

Gains from the sale of an investment held for more than one year (as well as dividends on certain stocks) are generally taxed at preferential capital gains rates. Those rates are 0%, 15%, and 20% for most investments. The applicable rate depends on your client's taxable income.

#3—Time investment gains and losses:

As you evaluate investments held in your brokerage accounts, consider the tax impact of selling appreciated securities before the end of the year. President Biden has proposed a plan that would increase long-term capital gains rates to 39.6% for taxpayers making over \$1 million. Selling securities that have declined in value may need to wait until 2024 to offset the potential higher tax rate. Losses realized will offset any gains your clients may have realized.

#4—Take advantage of Section 179 and bonus depreciation:

If your small business client plans to purchase new or used machinery or equipment prior to year end, they may be able to expense up to 80% with Bonus depreciation in 2023. Under Section 179, taxpayers can elect to expense up to \$1,080,000 of qualified purchases, subject to taxable income limitations. Alternatively, your client can take advantage of 100% first-year bonus depreciation.

#5—Watch out for virtual currency:

For federal tax purposes, virtual currency is treated as property, not currency. Basis in virtual currency is the Fair Market Value (FMV) of the currency on the date it is received. If your client receives virtual currency as payment for services, it is considered taxable income and will be subject to both income and Social Security taxes.

#6—Consider retirement plan contributions:

Setting up a qualified retirement plan for a business allows your client to make deductible contributions for 2023 while allowing the earnings in the plan to build up without taxation until the funds are withdrawn. Selecting the best qualified retirement plan will depend on the facts and circumstances of your client's business, including income levels and whether the business has employees.

#7—Hire family members:

Employing family members can be a useful strategy to reduce overall tax liability. If the family member is a bona fide employee, the client can deduct the wages and benefits, including medical benefits, paid to the employee on Schedule C or F as a business expense, thus reducing the proprietor's self-employment tax liability.

**BOOK YOUR MID-YEAR TAX PLANNING SESSION
WITH JILL TODAY! CLICK THE BUTTON BELOW!**

BOOK NOW



Frequency Friday! Bulletin Board



Meet Casey Callahan, Small Business Specialist

I come from a retail management background of 12 years, I have run two very large and popular retail stores so to say I am a people person and very talkative is an understatement. I have my degree in dental assisting, I shortly realized it just wasn't for me. I then realized the office life was more for me, after coming back from maternity leave, I wanted nothing more than to be able to stay home with my daughter and son, that's when the opportunity to work remotely and stay home with my kids came available with Jill and her team!

In my free time i enjoy taking one of our many "toys" out to the woods riding with my family and friends, or simply skipping town to explore new places with the kids.



**P|S PHOTOGRAPHY AND FILMS IS
LOOKING FOR A REMOTE STUDIO
MANAGER!**

THE JOB ROLE WILL ENTAIL:

- CUSTOMER SERVICE CALLS
- SCHEDULING MEETINGS
- EMAIL CORRESPONDENCE
- BLOGGING
- SOCIAL MEDIA
- ORGANIZING TEAM WORKFLOW

IF YOU OR SOMEONE ELSE YOU KNOW
WOULD BE INTERESTED, PLEASE SEND
YOUR RESUME TO:

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SACRAL CHAKRA WORKSHOP WITH JENNIFER BASING AND STEVEN GARRITY

Reserve your space at Kula
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The Svadisthana - An Invitation to Emotional Awareness, Joyful Connection and Movement

This is the third class of a Series of Workshops focusing on each Chakra through the gentle practice of Meditation, Breathwork, Organic Vinyasa/Yin and Nidra Practice accompanied by the Song and Crystal Bowl Sound Healing of Jennifer Basing.

Where we have established stability and “home” in the Muladhara (root) chakra, we now cultivate sensation, feelings and movement. Our work in the Muladhara was to create a container, extending our roots, finding our ground within our bodies. Our work in the Svadisthana (sacral) chakra is to begin filling the container. We move from survival and structure to pleasure, sexuality, joy, and sensation. As we step into the space of the Svadisthana we get to engage with what life has to offer. A Svadisthana-centered practice supports emotional and physical health in our relationships, boundaries, sensuality and feelings. Finding balance in our Svadisthana is to let go of limiting beliefs and restrictive thoughts and behaviors. We learn to find flow in our movement and life, and to allow the experience of pleasure through our senses, emotions, and relationships. Movement and change stimulate consciousness and stir the watery essence of feelings that flow through our minds and bodies.

You are invited to join us in this practice which is designed to help you connect with the inherent wholeness that is already within you waiting to be explored. Connect to your emotional awareness, creativity, connection and passion for life, fluid movement and sensuality.

This will be a multilayered experience with an opportunity to share your experience with others.



SUNDAY
MAY 21
1-4:30
REFRESHMENTS
AVAILABLE
INVESTMENT \$88
IG:@KULAYOGASHALA



GET YOUR COSMIC *Mojo* ON

We are **Spirit** having a human experience

by Hattie Parker, MS Ed, Astrologer, Numerologist & "Yes I Can" Creator/Coach

Hello: Welcome to the rebranded Cosmic Mojo!

Introduction:

It may be a head scratcher for you to figure out why an accountant would include information about the cosmos in a Business Newsletter. Of course, if you have spent any time with Jill DiSalvo you know she is not just like most accountants. As a renaissance woman she has a wide range of interests. One particular point of interest is: "Everything is Energy." Learn more about her perspective on this topic at: www.Vibration432.us.

Humans throughout time have been aware that we are energetically influenced by the Sun, Moon and the planets. It thus makes sense Jill, who believes in the power of energy, would want to gift her followers with insights into how cosmic energy influences us in all aspects of life.

The May/June Mojo: A 4 Week Focus on The Moon

The Moon, being the most visible heavenly body, gets much attention. There are plenty of both New and Full Moon happenings every month. These can be both fun and very uplifting. In the coming four weeks of Cosmic Mojos I will focus on how business owners and people interested in advancing their careers can work in harmony with the Moon to gain personal and professional benefits.



May 19, 2023: New Moon in the Sign Taurus

The next Moon cycle begins on the day this newsletter is being published. Taurus rules money. Jupiter the planet of luck entered Taurus Monday May 15. This combination makes this a particularly powerful New Moon for creative problem solving around money. That is good news for the US government that is most certainly currently challenged in the realm of finances. It can also be embraced as good news for us as individuals. The new Moon sets the tone for the coming 28 days. To gain insights into the ebbs and flows (the Moon controls the tides) ahead you may find the following graphic overview helpful.



Phases & "Phases" of Moon Mojo

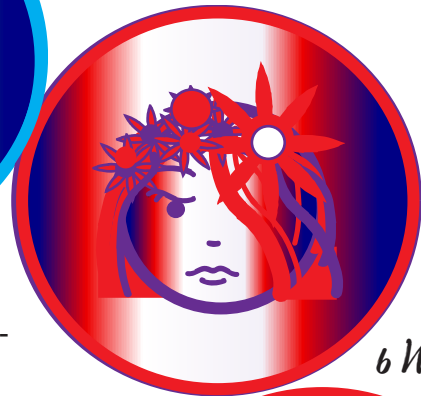
7 Days favoring
On-Going
Evaluation
3.5 Days per phase



7 Last Quarter Moon



7 Days favoring
Assessment &
Tweaking
3.5 Days per phase



REST, RESTORE &
MAINTAIN JUNE 10-
JUNE 16

8 Waning Gibbous

6 Waning Crescent



CREATIVE
PROBLEM
SOLVING
MAY 19-26

INSIGHTFUL
COURSE
CORRECTION
JUNE 3-JUNE 9



1 New Moon

PROACTIVE
IMPLEMENTATION
MAY 27-JUNE 8

5 Full Moon



2 Waxing Crescent

4 Waxing Gibbous

7 Days favoring
Idea Generation
& Planning
3.5 Days per phase



3 First Quarter



7 Days favoring
Action &
Implementation
3.5 Days per phase



SETTING OURSELVES UP FOR SUCCESS WITH EASE

OVER THE 15+ YEARS I HAVE BEEN COACHING AND THE 25+ YEARS I SERVED AS A BUSINESS MANAGER AND LEADER, I HAVE LEARNED ONE MOST IMPORTANT LESSON.

THOSE WHO KNOW ME HAVE HEARD ME SAY, "THERE CAN BE ONLY ONE #1." CERTAINLY THERE ARE MANY WAYS I CAN SET MYSELF UP FOR SUCCESS, AND IF I HAD TO PICK ONE - THE #1 -- IT WOULD BE TO BEGIN YOUR DAY WITH DELIBERATE INTENTION.

WHAT DO I MEAN BY THAT? TO BEGIN YOUR DAY WITH DELIBERATE INTENTION MEANS TO HAVE A MORNING RITUAL OR PRACTICE THAT YOU USE TO REMIND YOU WHAT YOU ARE CHOOSING FOR THE DAY. IF "EVERYTHING IS ENERGY" THEN "THOUGHTS BECOME THINGS". IF THIS IS TRUE AND REAL, AND I BELIEVE IT IS, THEN EVERY ONE OF OUR THOUGHTS MATTER. OUR CHOICES MATTER.

I GET TO CHOOSE HOW I RESPOND TO HOW I FEEL IN THE MORNING. I GET TO CHOOSE TO REACH FOR A BETTER FEELING. I GET TO CHOOSE TO AFFIRM HOW I WANT TO FEEL EVEN WHEN I'M NOT SURE IT'S POSSIBLE. I GET TO TALK TO MYSELF AND OTHERS WITH LOVE AND KINDNESS AND COMPASSION. I GET TO CHOOSE WHO I WANT TO BE.

TO DO THIS, I BEGIN WITH GRATITUDE. I CHOOSE TO BE GRATEFUL AND TO THINK AND SAY "THANK YOU."

"THANK YOU, GOD (INSERT WHATEVER LANGUAGE WORKS FOR YOU), FOR THIS MAGICAL DAY."

NEXT, I AFFIRM WHAT I WANT TO CREATE.

SO, IN THE SPIRIT OF CHOOSING TO LIVE MY BEST LIFE AS A SUCCESSFUL CREATIVE LIFE + BUSINESS COACH, I USE A DELIGHTFUL MANTRA FROM ONE OF MY FAVORITE VISUALIZATION MENTORS, SHAKTI GAWAIN.

IT GOES LIKE THIS:

I DO WONDERFUL WORK
IN A WONDERFUL WAY
FOR WONDERFUL PEOPLE
AND WONDERFUL PAY.

AND SO IT IS. AND SO IT IS. AND SO IT IS.

EASY, RIGHT?
NOW IT'S YOUR TURN!
WHAT INTENTION WILL YOU SET TODAY?



Set
intentions

NANETTE SAYLOR
CREATIVITY CURATOR + POSSIBILITY PARTNER
WISEWELLWOMEN.COM

#WISEWELLWOMEN ARE #CONSCIOUSCREATORS WHO #CREATEPLAYLIVE!
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