

ELEVATE YOUR VIBRATION

Frequency 432

Happy Frequency Friday!

FREQUENCY 432 HEALING & WELLNESS EXPO

Thank you!!!

It's a Wrap! To all of our fabulous & very talented vendors & speakers for being a part our 2nd Annual Expo! For Video Recap:

[CLICK HERE](#)

Courtesy of Dawn Vazquez

Thank you for capturing & being a part of the magic! Thank you to all of those that were able to attend!

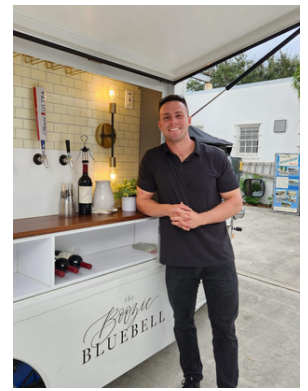
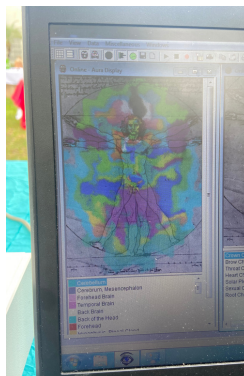
Want learn more & see how you can be a part of this amazing community of people?

1. Visit www.vibration432.com
2. Join our Group on Facebook: Frequency 432 Healing & Wellness: [CLICK HERE](#) to join now!

VIBRATION 432
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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.

www.VIBRATION432.COM
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Year End Tax Tips!

Business Owners & Self-Employed:

Pay Your Kids! You pay for everything anyways-why not receive a tax benefit? You can pay them up to \$12,950 with no tax consequence to your child and a tax savings for you---special requirements apply but worthwhile to inquire today to see if you qualify!

Do You Work from your Home? Rent your home to your business - TAX FREE for up to 14 days a year at Fair Market Value! There are certain rules that apply, schedule your year-end tax session to see if this special tax law will work for you!

Set up a 401(K) plan (ASAP!) You can contribute up to \$20,500 for yourself or \$27,000 (if over 50) if you are self employed and save tax \$\$\$!

Accelerate expenses and defer income. That is the name of the game for some businesses. As cash basis taxpayers, the majority of businesses are eligible to take advantage of the timing of when you deposit money and pay money out for business related expenses.

I know that my staff appreciates this tip! Reward your employees by treating them to a team building night out or spa day! Staff development activities are 100% deductible and are key to building employee morale. It is becoming increasingly difficult to find qualified employees, so to retain good employees-why not spoil them especially during the holiday season!

Need a new vehicle? Automobile dealerships are usually motivated at the end of the year to move out the old and bring out the new...If you are in the market for a new vehicle, purchasing a new vehicle can result in significant tax savings. If the vehicle is > 6,000 pounds, you can receive up to a \$19,200 bonus depreciation deduction in the year of purchase. If > 6,000, you can potentially write off the entire purchase price in the year of purchase.

Do you have capital equipment purchases that are needed for your business? Accelerated 100% Bonus depreciation that was extended under the Tax Cuts & Jobs Act in 2018 are set to expire on 12/31/22 so if you have major purchases that need to be made, now may be the time!



venmo

1099's Are Coming!

Are you ready?

The IRS reminds taxpayers earning income from selling goods and/or providing services that they may receive Form 1099-K, Payment Card and Third-Party Network Transactions, for payment card transactions and third-party payment network transactions of more than \$600 for the year.

Taxpayers must report all income on their tax return unless it is excluded by law, whether they receive a Form 1099-NEC, Nonemployee Compensation, Form 1099-K or any other information return.

For Business Owners:

If you pay business owners via electronic payment method, ie Paypal, Venmo and Cash App, the companies will automatically send the vendors a 1099-K.

***Please note, payments made via Zelle however will not automatically be sent a 1099-K as they are treated as bank transfers. You will need to prepare 1099-NEC's for these payments.

For Individuals:

The IRS also emphasizes that money received through third-party payment applications from friends and relatives as personal gifts or reimbursements for personal expenses is not taxable. If a Form 1099-K is incorrect and reflects income they didn't earn, they should call the issuer. The IRS cannot correct it.



PayPal



zelle



\$



Looking for a way to help those less fortunate?

Join us to Support a Family in Need this Holiday Season

This year we have a local family in need. There is a family that recently lost their mom with two children, a boy named Ashton that is 9 years old and his sister, Georgia is 8. If you feel inspired to help this family make their holiday special, please bring an unwrapped gift to our office located at 1760 N. Jog Rd, Ste 150, West Palm Beach, FL 33411. The gifts will be wrapped by local kids to teach them about how to help those less fortunate.

Frequency
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Healing & Wellness

Frequency 432 Healing & Wellness is a community of like-minded light workers, holistic healers & metaphysical practitioners that come together in this space to educate and support one another with the common goal of elevating consciousness and healing those that cross our paths

If you would like to learn more, visit : <https://frequency432.us/> and enter your e-mail address.

Join our community on Facebook to stay connected. [CLICK HERE!](#) to join us!

Also, see Page 5 for our upcoming VIBE 432 Challenge starting on January 11, 2023!

Improperly forgiven PPP loans must be included in income

An IRS Chief Counsel memo states that income exclusion does not extend to Paycheck Protection Program loan forgiveness for which the recipient is ineligible, such as by misrepresentation or omission.

By Paul Bonner
December 1, 2022

For complete article, visit:

<https://www.journalofaccountancy.com/issues/2022/dec/improperly-forgiven-ppp-loans-must-be-included-in-income.html>

TIPS TO AVOID CREDIT CARD DEBT THIS HOLIDAY SEASON

Typically, credit card balances follow a seasonal pattern, increasing significantly in the fourth quarter and coinciding with holiday shopping. This year is no exception; unfortunately, it coincides with higher credit card interest rates. With more people than ever depending on credit cards to cover basic expenses due to inflation, this could lead to an ever-increasing debt load. Whether you are diligent about paying your credit card in full every month or are still paying down debt from a previous spending spree, these five tips will help you avoid overspending and keep credit card spending on track.

1. REVIEW YOUR CREDIT CARD BALANCES

Before you head to your preferred shopping venue, check your credit card balances.

2. CONTROL YOUR SPENDING

One of the most effective ways of controlling spending is to establish a budget and stick to it - before you head to the store or shop online.

3. PAY OFF HIGH-INTEREST CARDS

With the average interest rate hovering around 19 percent, according to Bankrate, if you have multiple credit cards with balances, try to pay off any high-interest credit cards before you spend any more.

4. PAY WITH CASH OR USE A DEBIT/CREDIT CARD TIED TO YOUR BANK ACCOUNT

Shoppers tend to spend more when using credit cards than they do when using cash because of the "out of sight, out of mind" mentality.

5. GET HELP MANAGING YOUR DEBT

Getting out of debt is a challenge that most people face - often multiple times - during their lifetime, and knowing how to manage debt and negotiate with creditors is a valuable skill that CPAs or other tax professionals can help you with.



Stop Holiday Overwhelm Now

www.wisewellwomen.com
createwithnanette.com



Nanette  Saylor

We are entering the time of year when I get lots of calls from women who tell me how overwhelmed they are with everything that comes up during the holidays - work, family, friends and more!

What I've learned is that "overwhelm" is a word we use to describe a state of being that includes four common conditions that can be remedied with some attention and focus:

over-scheduling
overcommitting
getting in over-my-head,
or over-preparing.

I know first-hand how hard it can be to kick the overwhelm habit, and I use the word habit on purpose. For many of us, these patterns have been going on for years. We've taken on identities that our cultures and families have told us mean something about being valued and valuable - and it almost always includes doing too much! And, I also know that it is possible to let all of those "supposed to be" identities go. You can begin to give your time to only what really matters to YOU. It takes some time, some patience, and some stick-to-it-iveness (otherwise known as perseverance).

You can do this!

What I've learned is that one of the most important shifts you can make to lean into these powerful choices is to prioritize what I call a daily-ish or regular self-care practice. Using tools designed to teach you to become aware of your energy and to manage it is a great place to start. The VIBE 432 "Yes I Can" Breakthrough Energy Cards program is the perfect addition to your toolkit. (Be sure to read more about VIBE 432 in this newsletter). Like many of the tools we introduce through this newsletter and organization, the VIBE 432 card program is super-easy breezy and made to be used by beginner's and experts alike.

Even though I'm not a beginner anymore (and you may not be either), I still need to be reminded of how important it is to check-in with myself to ask some simple questions like "Did I over-schedule myself?", "Am I overcommitting?", "Did I get in over my head?", or "Am I over-preparing?". If the answer is "yes" to any of these questions, then it's time for me (and you) to pause and reposition by saying "No", asking for help or letting go of perfectionism.

These things are easier said than done, for sure. With the support of the Frequency 432 team and the magical tools we create and teach, you'll be saying "Yes I Can" sooner than you think.

I also know that when I was a beginner, I was always "too overwhelmed" to read a complete newsletter. So, I want to encourage you to take a breath, focus and take your first step toward breaking that habit by reading this complete newsletter today. The extra few minutes won't make a difference in your "too busy" schedule. It will make a difference in your life!

Then, jump over to one of my all-time favorite blog posts, How to Change Your Life in 3 Minutes per Day, that includes some tips from Louise Hay. Read through these tips and then select or create an affirmation for yourself. If you're already using the VIBE 432 cards, you may have a favorite affirmation selected from that tool. When that voice in your head comes up saying "But I've already tried that and it didn't work" or "I feel silly" or "That will never fix my problem -- it's too big", promise me that you'll reach out to me and ask me for some help.

Affirmations work when you work them. The trouble is that most people don't put their heart into it, or invest the energy in finding or creating the right one to address the underlying resistance, or they give up too soon, or they don't practice with regularity.

Try this practice, please. And if you falter, send me an email with "I need affirmation support. We'll connect via phone at no charge to you and we'll co-create the perfect affirmation AND a plan that feels doable for you. I'll also give you access to a way that you can check in with me each and every week as my gift, just because you were brave enough to ask for support.

Does that sound good? Will you try?

Please know that this offer is only available to selected communities and people that I am passionate about supporting. You are in the right place today to receive the support you need to make the changes you are seeking.

Today and always, I wish you well,

Nanette

Cosmic Crypto Mojo

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

Get Your Cosmic Mojo On *Tis the Season*

To Make Room for the Mastery of Something New

In Numerology master numbers are doubled numbers: 11, 22, 33, 44, 55, etc.
December 1, 2022 was a master number day ($12 + 1 + 42 = 55$)
55 is the master number of #1 ($5 + 5 = 10, 1 + 0 = 10, 1 + 0 = 1$)
#1 is about newness and beginnings

December the last month of the year is a time for completing of the past AND consistent with the #1, to also mentally prepare for an approaching new year.

January 1, 2023 is a day that adds to 45 ($1 + 1 + 43 = 45$)
A 45 day is a #9 day ($4 + 5 + 9$) #9 is the number of completion and wholeness

New Year's Day will be a day when it will be appropriate and energetically favored for you to celebrate what you completed in 2022 while also being prepared to usher in what the #1 mastery energy of December inspired you to plan for in 2023.

AND WE WILL BE HERE TO HELP YOU!!!

Announcing The 2023 VIBE* 432 "Yes I Can" 3 Week Challenge

Materials Shared and Commitments Made
1/1 - 1/10/2023

Launch Date: 1/11/2023 a #1 day ($55 = 5 + 5 = 1$)
The New YOU Closing Date: 2/1/2023 also a #1 day
($46 = 4 + 6 = 1$)

The Celebration of Successful Completion Event:

Time and place TBD
And What is It You Would Like to Master??

- Your commitment to expanding your business?
- Your intention to stop an addictive behavior?
- Your weight, health, or commitment to working out?
- A new sport, or the improvement of an existing skill?

The sky is the limit. Be Creative. We hope you will join

*Victory through Insight & Breakthrough Energetics

VIBE 432 is a self-guided Energy Management Tool. It is being developed as a project and program of Vibration 432, Inc. a non-profit founded to promote healing of first responders and teens suffering from depression. The health and self-actualizing focus of VIBE 423 is based upon the understanding that: Everything is energy.

As part of the Yes I Can Challenge you will be guided to engage with the VIBE 432 tool to find powerful personalized support for

- a.) Gaining insight on how to use energy strengths to overcome energy challenges
- b.) Mobilizing the will and consistency to:
 - Stay the course of being motivated to master a small or large task
 - Master a meaningful goal

Stay tuned! We will be sharing more about the meaningful support we will offer with the goal of making it possible to master even something(s) you have thought you just couldn't do.