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Author Spotlight:

Allen & Tahnee

Introducing the Ten Terrains
of Consciousness:
Understand Yourself, Other
People and Our World

Getting Real with Money:

**Out of the Pit &
Into Abundance**

Guest Spotlight:

Donna Donovan

of Appalachian Pagan
Ministries

Author Spotlight:

Judi Miller

Perfect: A Path to
Love, Forgiveness,
and Transformation

PLUS:
Tarotscopes
Moon Phases
& Recipes!

Cost of Tech:

The Big Payoff

of Switching to

Save on Cellular Services!

Comes with a catch, can you

Afford to Save Money?

Under the Table 
and dreaming

Volume 1, Edition 1 September 2020



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Author Spotlight: August 18, 2020

Perfect: A Path to Love, Forgiveness and Transformation by Judi Miller



nightmare, but worse—she had no idea why? There was nothing in her own personal background that would warrant this near constant state of fear.

And then on Good Friday, sitting in church, with her family, with the choir singing—something astonishing happened. She transcended into a state of total and unconditional love, something that went well beyond just her emotions. She began to overflow with tears for the powerful, divine, joyful experience of connection that transcended this world.

And thus began Judi's journey, orchestrated by unseen hands, that erased her fears, healed three generations of people and souls, guided her to her purpose in life, opened her heart to love, and showed her that forgiveness is not

Perfect: A Path to Love, Forgiveness and Transformation is a life-changing book that illustrates the awe-inspiring and miraculous way that the Universe orchestrates our lives toward a state of wholeness, completion and love—whether we are aware of it or not!

Who has not at some time experienced the feeling that an intelligence greater than ourselves is guiding us forward to our destinies or fate? Or the wonder of synchronicities that fall into place like the pieces of a puzzle or a lock clicking into place?

All that and more is at work in Judi Miller's beautiful, heart-felt and astonishing book, **Perfect**.

Judi was a highly successful CPA and corporate finance executive, who unknown to her co-workers, lived in terror of the night and the possibility of sexual assault. Happily married with children, her fears made life a modern-day



**The Universe's "Perfect"
Orchestration of a Path
to Generational and
Individual Healing**

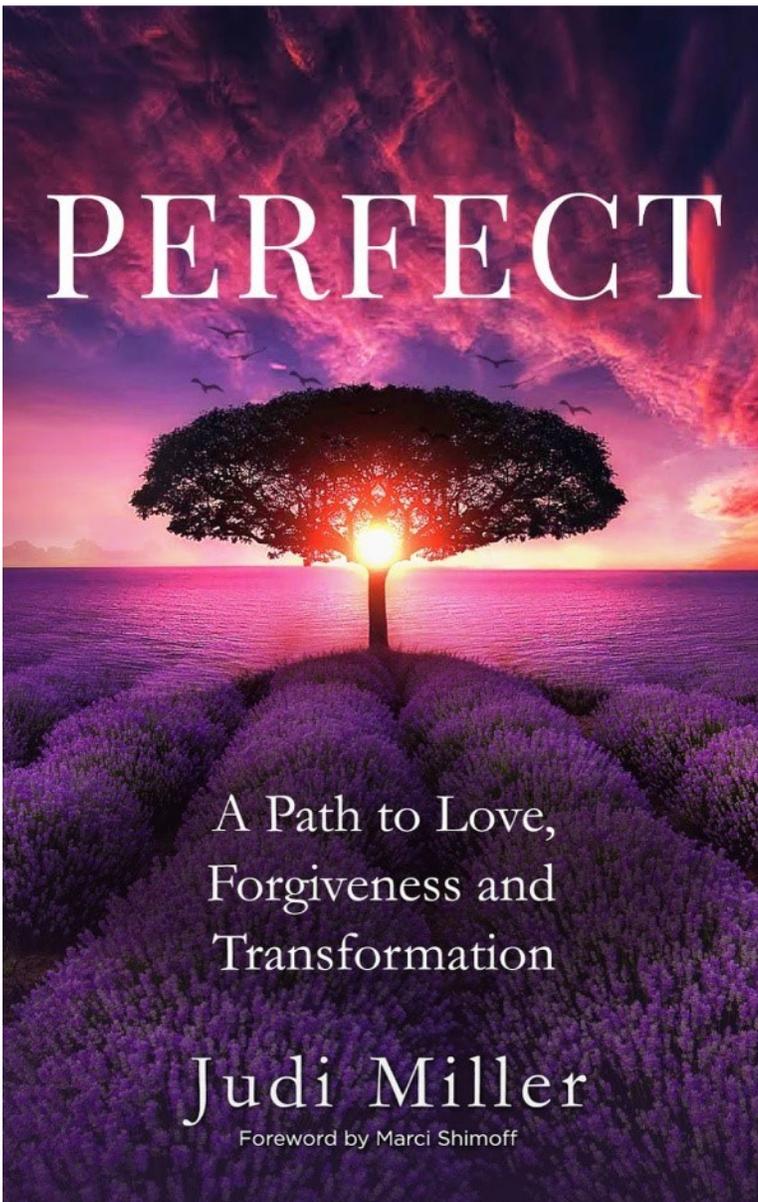
necessary because we are all so deeply loved and never alone.

Perfection itself.

Perfect is a true recounting of the transformational journey that Judi Miller was guided to take that brought the exact right people together, in the exact right order, to right a wrong committed decades ago; before her birth and which left its shadow on her soul.

It is a story, augmented with reflections and practices, that shows us all how we can open our hearts to allow in the love that heals and directs us toward the light—and the path we are meant to take to awaken, prosper and serve.

Beautifully written and woven together with



deep emotion and honesty—with a foreword from Marci Shimoff, author of the international bestseller *Happy for No Reason*—Perfect reads like a novel. It chronicles Judi’s path from separation and unconsciousness to unity and dawning awareness. From self-doubt to recognizing the perfection of one’s self—the perfection that is seen through the eyes of a divine intelligence. To be accepted, loved, recognized and joyfully celebrated exactly as we are.

Judi has studied with leading spiritual and personal growth luminaries including Marci Shimoff, Debra Poneman, Dr. Sue Morter, Janet Attwood, John Newton and Sonia Choquette. Judi weaves her knowledge and extraordinary awakening into a heartfelt and relatable message to help others find their intrinsic greatness and lasting happiness. As an author, speaker and coach, she is heeding the guidance that directs her to help others recognize their perfection.

For more information, go to:

JudiMiller.net

She transcended into a state of **total and unconditional love**, something that went well beyond just her emotions.

She began to overflow with tears for the powerful, divine, joyful experience of **connection** that transcended this world.

Tarot Scope for September

This is just a snapshot of your life. Schedule a reading with Aeson and he will be happy to take a deeper look into your question and worries!

Aries

(March 21 - April 19)

Eight of Cups

Defined Meaning: A psychologist friend once told me that when a group is ready to break up, the members give off subtle signs to that effect. They display a certain restlessness. They arrive late to meetings, communicate less and seem distracted. At some level the participants know it is time to move on, but they need a while to work up to that final step.

This process applies in many situations where an ending is approaching. Nothing is permanent in life. Sooner or later, everything slips away...or we slip away from it. The Eight of Cups stands for those moments when we realize, once and for all, that the past is gone. What was true is no longer true. The signs of change are in our face, and we must accept them. It is time to move on.

Moving on can mean a physical change such as leaving a job, location or relationship. It can also mean an inner change - releasing old patterns, especially those that have dominated our thoughts and emotions. On the Eight of Cups, we see a man leaving on a journey. He has turned away from his old feelings (cups/river) to strike out on a new path. Sometimes moving on can mean searching for a deeper truth or reality. One day we wake up and realize that we have been asleep in our own lives - living a dream that no longer satisfies.

Some changes can be wearying. Endings are not always easy. One of the signs of a readiness to leave is lack of energy. When you feel tired and dispirited, you know that something is wrong,

and it's time for a new direction. Reexamine your life and your priorities. You will find where in your life you need to move on.

Taurus

(April 20 - May 20)

Six of Pentacles

Defined Meaning: The Six of Pentacles is a difficult card to describe because it falls in the shadowy area between the lack of the Five of Pentacles and the affluence of the Ten of Pentacles. These two cards represent the extremes of not having and having. The Six of Pentacles covers the huge middle ground where it is not clear exactly who has what.

On this card, a well-to-do gentleman is tossing a few coins to a beggar while another supplicant waits to the side. The giver holds the scales of justice as if claiming the right to decide who deserves blessings and who does not. In this picture we see both sides: what it means to give and to receive, to dominate and to submit, to be on top and to be on the bottom. It seems clear who has and who hasn't, but is it? Life is not that simple, and how quickly fortunes change.

In readings, the Six of Pentacles asks you to look very deeply into the whole issue of what having really means both materially (resources) and immaterially (knowledge, power, love). You may see yourself on one side or the other, but this card asks you to reconsider. Think of the successful businessman who suddenly declares bankruptcy. The tyrannical invalid who dominates through weakness. The teacher who learns from her students. The parent who controls by giving money.

The keywords for the Six of Pentacles include both the have and have not sides of each meaning. Sometimes this card is a clear sign one way or the other. You will get the gift you want. You will have to defer to another. In all cases, though, you should question the obvious and go deeper. Why are you in the situation you're in, and where is it leading? Who is really in charge? What's really going on?

Gemini

(May 21 - June 20)

Eight of Wands

Defined Meaning: In the film The Ten Commandments, Moses touches his staff to water to set a plague in motion. His staff is the agent of power that initiates events. Moses' staff reminds me of the wands on this card. They are a symbol of the onset of action and its effects. Before acting, we think, imagine, speculate, talk and dream. This is the realm of air - the sky. Then, finally, we decide to make our move. We bring our ideas down to earth and put them into action.

In readings, the Eight of Wands is often a sign that now is the time to declare yourself. All the elements are ready and will work for you as long as you don't hesitate. The iron is hot - so strike! If events are in motion, they will proceed rapidly. You may feel caught in a whirlwind, but soon

the dust will settle, and you see how your plans have fared.

The Eight of Wands also stands for the arrival of news or information. You may see or hear something important. The news could show up in a disguised form, so stay alert. Pay attention to everything that comes your way for a while.

This card also signifies endings. Sooner or later all activities run their course. The eight wands on this card not only symbolize putting events into motion, but also bringing them to a close. They appear to be ending their flight by coming down to earth. If you see the Eight of Wands in a reading, it may be time to conclude whatever you have been doing. Celebrate the past but prepare to move on to something new.

Cancer

(June 21 - July 22)

Ten of Pentacles

Defined Meaning: On many cards, we see a cluster of buildings off in the distance. In the Ten of Pentacles, we finally arrive in that village - in the middle of the marketplace. The family we see is carrying on the affairs of everyday life. A patriarch, dressed in a luxurious robe, pats his hounds as he watches over the younger generations. A man and woman converse in passing as their child plays at their feet. Coins (money) are in the air.



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The Ten of Pentacles stands for the ultimate in worldly and material success. Sometimes I jokingly call it the "fat cat" card because it reminds me of the aura of prosperity that surrounds wealthy men and women of business. This is the card you want to see if you are wondering how your latest enterprise will turn out. Wealth and affluence are yours.

When we achieve material success, we naturally want it to last. This is the conservative, Establishment side of the Ten of Pentacles. Why rock the boat when life is fine just the way it is? In readings, this card often stands for convention - following established guidelines and maintaining the status quo. Fat cats are rarely radicals; they love tradition and the tried-and-true. Sometimes it is important to trust the known ways, but only when change is inadvisable.

The Ten of Pentacles is also concerned with permanence. Change is an unavoidable part of life, but constant change is uncomfortable. We need stability and the chance to work for a secure foundation in life. In readings, this card may be telling you to concentrate on the long-term. Work toward a lasting solution. Now may be the time to settle down and make the arrangements that will work for you far into the future.

Leo

(July 23 - August 22)

Eight of Swords

Defined Meaning: The woman on the Eight of Swords is lost and alone. She can't see because she is blindfolded. She can't reach out because she is bound. She can't move freely because she is caught in a prison of swords. It seems she has wandered far from home - her place of security far away on the hill. How can she get back? She doesn't even know which way to go. The Eight of Swords stands for those times when we feel lost, confused and powerless. Help and relief seems very far away.

Sometimes we feel restricted by circumstances. We wake up one day in an impossible situation. A dead end job. A troubled relationship. Moun-

tains of debt. How did this happen? We have no idea. Even little problems can make us feel trapped. There just doesn't seem to be a way out. Sometimes life seems fine - on the surface. "I have everything I want. I should be happy, so what's the problem?" We just don't know. We're confused and unsure.

In readings, the Eight of Swords is often a sign that you are heading toward (or already in) a situation in which you will feel a lack of freedom and choice. Such situations are tricky because the more you get into them, the more restricted you feel. At each step, your options seem to narrow until you feel completely stuck.

When you see this card, remember that you do have choices, and you do have power. No matter how trapped you feel, you can find a way out if you believe it is possible. The young girl in the picture could free herself. She could wriggle free, tear off the blindfold, and kick down those swords. Solutions are not always easy, but they exist. Find your clarity of thought and purpose (the Swords ideal) and use them to take that first step toward home.

Virgo

(August 23 - September 22)

Strength

Defined Meaning: Usually we think of strength in physical terms - big arms, powerful legs - but there is also inner strength. Inner strength comes from an exercise of the heart muscle. It is perseverance, courage, resolve and composure - qualities that help us endure when times are tough. In the past, a person with inner strength was commonly said to have character; he or she could be counted on in the darkest moments. The strength card represents this energy of quiet determination. Strength is not a flashy card, but one that is solid and reliable.

Strength also represents patience and compassion. Getting angry is easy when events turn sour, but dealing calmly with frustration takes great strength. So does accepting others and forgiving mistakes. We need strength to mold situ-

ations softly. The Chariot controls through mastery and authority. Strength is more subtle, even loving. Notice how the lion (itself a symbol of strength) is being guided and tamed by the woman's gentle hands.

This card will appear in a reading when its qualities are needed. It can be a reminder not to despair or give up. You have the inner strength to endure and triumph. If you are pushing too hard, you need to withdraw for the moment and be patient. If other people or circumstances are driving you crazy, remember the strength that comes with love and forbearance. These will see you through the hardest moments.

Libra

(September 23 - October 22)

Page of Swords

Defined Meaning: The Page of Swords is a messenger bringing you challenges. He suggests that an opportunity for growth may come your way in the guise of a problem or dilemma. These challenges may not be your favorites. In fact, you probably will want to say "Thanks...but no thanks."

The Page of Swords asks you to embrace these difficult situations. Think of them as trials designed to test your mettle. If you accept and prevail, you will become stronger and more resilient. In meeting these challenges, you are encouraged to use the tools of the Swords suit - honest, reason, integrity and fortitude.

This card can also stand for a child or young-at-heart adult whose interactions with you involve truthfulness, ethical behavior, discouragement

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a question LIVE!

or matters of the mind. This relationship is likely to be troubled or difficult in keeping with the challenges of the Swords suit.

Sometimes the Page of Swords implies that your entire situation is one suffused with the spirit of learning, discovery, and mental activities of all kinds. At such times, use your mind and enjoy the delights of the intellect.

Scorpio

(October 23 - November 21)

Three of Swords

Defined Meaning: You open the door to find your partner in the arms of someone else. You overhear your best friend laughing at you behind your back. You find out your business partner has been cheating you for years. All of a sudden, your world is turned upside-down. You're stunned, disbelieving and finally heartbroken.

The image on the Three of Swords clearly describes this sudden pain. You literally feel as if someone has taken a sharp object and jabbed it through your heart. Even something as minor as a snippy remark can feel this way. Notice how this contains just a heart and three swords. When your heart is breaking, you feel as if that is all you are - an open wound.

In readings, the Three of Swords often represents the nasty little curve balls that life can throw sometimes. Betrayal, abandonment, rejection, separation, a reversal of fortune. These hurts are painful because they hit you when you least expect them. If you have drawn this card, you may know what it refers to, but if not, the Three of Swords is a valuable warning. It is likely there is something amiss in your life that you are unaware of or unwilling to acknowledge. Curve balls hit us when we're looking the other way. Examine your situation carefully. Talk to the people in your life. Don't take anything for granted. Listen to your inner voice; it will help you locate the problem.

It is also possible that you are contemplating hurting someone else. With this card I think it is important to remember that each of us is capa-

ble of cruelty. We're all human, and we all make mistakes, sometimes serious ones. In the end, all we can do is trust in the goodness of life and try to live up to that ideal. When you slip, forgive yourself, and try to forgive others in turn, but, even better, head off trouble before it arrives.

Sagittarius

(November 22 - December 21)

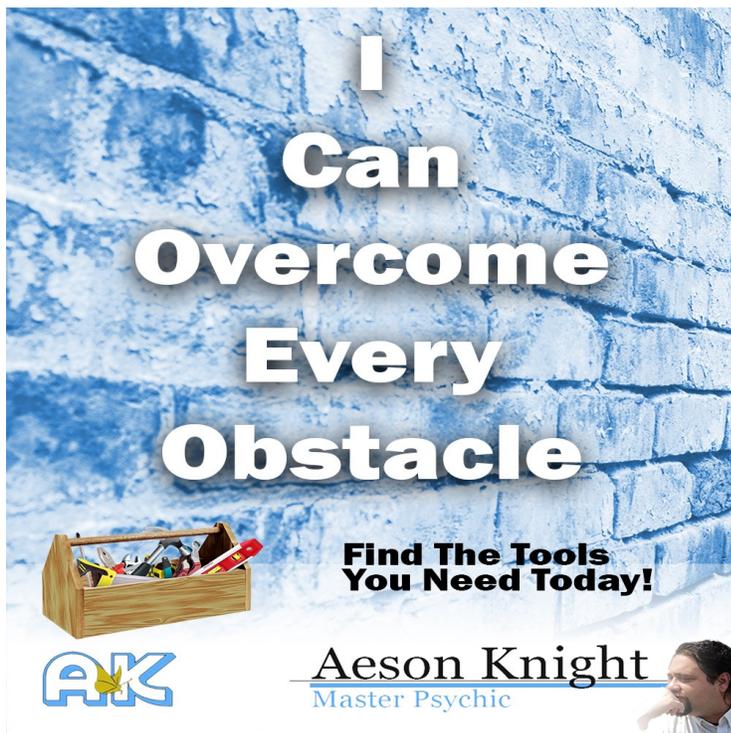
Eight of Pentacles

Defined Meaning: On the Eight of Pentacles we see a young man who is hammering away at a coin. He has finished six and has another coin to go. It is clear that he is in the middle of a project that absorbs all his attention. He's isolated himself from others (the town in the background) in order to concentrate. In this scene we see the essential elements of the Eight of Pentacles: hard work and attention to detail.

This card often implies a time of great diligence and focus. It advises you to hammer away at the business of the moment, whether a work project, family difficulty, personal goal or unpleasant duty. Sometimes blessings fall into our laps to be enjoyed. Other times we must put out great effort to obtain them. The Eight of Pentacles represents moments when you must give 110%. Just buckle down and do it. Fortunately, this kind of work is invigorating and leads to superb results. The labor of the Eight of Pentacles is deeply satisfying and productive.

The Eight of Pentacles can also symbolize the impulse to learn - to broaden horizons (to use an old-fashioned term). Sometimes we need to develop new skills. We do research, dig out facts or search for expertise. The Hermit is looking for inner knowledge. The man on the Eight of Pentacles seeks external knowledge - the how and why of the material world.

This card can also show the need for meticulous attention. People who are painstaking are often dismissed as nitpickers, but their extra effort ensures everything is as it should be. It's a matter of caring - taking the time to check the little details. Now is not the time to be slipshod or



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casual. Look for errors, and tie up loose ends. The key to success is an extraordinary effort. Whatever your task, the Eight of Pentacles tells you to give it your all in every way.

Capricorn

(December 22 - January 19)

Temperance

Defined Meaning: There are certain people who exude a kind of quiet composure. They may not say much, but they go about their business with an air of calm deliberation. Their presence is comforting because they are so centered. For me, this is the energy of Temperance.

To be temperate is to show moderation and self-restraint. In a world full of enticing indulgences, it is often necessary to find the middle ground. Sensible, maybe, but also a bit boring? The energy of Temperance may seem unexciting on the surface, but it is the calm of a hurricane's eye. All around are swirling winds, but in the center is a still point that brings everything into balance.

In readings, Temperance can represent a need for moderation, especially when extreme cards are present (such as the Knights). This card can also indicate a need for balance. In conflict situ-

ations, Temperance suggests that compromise and cooperation are vital. Look for any opportunity to bring opposing parties together. In fact, to temper can mean to modify by adding a new component. By combining and recombining, we come up with the ideal mixture or solution. Temperance is the card of good health in all areas - physical, mental and emotional. When illness or dis-ease is a concern, Temperance holds out the promise of vitality and well-being.

Aquarius

(January 20 - February 18)

King of Pentacles

Defined Meaning: On the positive side, the Knight of Pentacles is like a bulldog. Once he bites down, you can be sure he won't let go. He's dogged in pursuit of his goals. A hard-worker, he has tremendous stamina and dedication. Every job is always completed down to the last detail. He's careful and prudent, never wasteful. He knows the facts and is immune to false promises. On the negative side, this Knight is a bit stodgy and dull. He's not known for his playful sense of humor. Work always comes first. He tends to be inflexible and obsessive about little details. Stubborn to a fault, he refuses to give in even when wrong, something he'll never admit. He doesn't like change or risk and will always take the gloomiest view.

In readings, a Knight of Pentacles shows that his cautious style is involved in the situation as an aspect of you, someone else or the atmosphere in general. You need to ask yourself, "Is this Knight's energy helping or hurting?"

If his style is evident, then balance is needed. Are you working too hard? Do you refuse to listen to reason? Do you have a perfectionist in your life? Is the atmosphere around you one of gloom and doom? It may be time for a change.

If this Knight's energy is missing, a dose of prudence may be called for. Are you spending too much? Maybe it's time to slow down. Do you give up too soon? Dig in and refuse to quit. Is your work often careless, late or incomplete? Next time resolve to work up a sweat and get the job done. Let the Knight of Pentacles introduce you to his world of care and persistence.

Pisces

(February 19 - March 20)

Ace of Swords

Defined Meaning: The Ace of Swords is a symbol of possibility in the area of intelligence, reason, justice, truth, clarity and fortitude. In readings, it shows that a seed of clear understanding has been planted in your life although you may not yet recognize it. When the seed sprouts, it could take almost any form. It might be a compelling idea, desire for the truth, call to justice, or a need to be honest. On the outside, it could be an offer, gift, opportunity, encounter or synchronistic event.

Sometimes this Ace stands for a challenge that will test you in some way. Life never goes smoothly for long. Sooner or later a hurdle shows up, and the Ace of Swords can tell you when one is coming. This card is also a reminder to you to face your challenge, whatever it is, with courage, honesty and a firm resolve. In every challenge, there is opportunity.

When you see the Ace of Swords, examine your life to see how its clean, sharp energy could work for you. Think about your problem objectively. Look for situations that are unjust or confusing and resolve to set them right. Above all else, commit to being honest and ethical. This card tells you that you do have the inner resources to overcome all obstacles and find the truth of your situation. That is the promise of the Ace of Swords.

Moon Phases: Full Moon on September 2, 2020

Full Moon in Pisces

Balance Spirituality and Practicality



Have you been so head-in-the-clouds that you've lost touch with reality? If so, take this as a sign that you need to pay attention and make a concerted effort to move towards your goals — the more practical steps you can take, the better. It's time to find an inner balance between your responsibilities and your dreams. Meditate on your question and the solutions to your issue may now come through very clearly. If you're in a tricky situation because you've been acting the martyr, this will be a message from the cosmos to drop the act, for everyone's sake.

Attune with the Moon:

Meditate every day and see what comes to you. Answers will come.

Additional Meanings:

- You're in a super-romantic — but not super realistic — state.
- Follow your intuition — it won't let you down.
- At worst, it can herald the end of a dream.
- Finding soulmates.
- Avoid substance abuse.

The Teaching:

Pisces is the last sign of the zodiac, so the Full Moon in Pisces symbolically marks endings. When the Moon is full in Pisces, it's a time to dive deep into your emotions. Practicality is at odds with the numinous Piscean energies that have no borders, so feel your way now. Psychic ability is heightened when the Full Moon is in Pisces, and soulmates now connect. It's also a time to send out your dreams to the Universe, releasing your fears.

Moon Phases: New Moon on September 17, 2020

New Moon in Virgo

A Time to Give Rather Than Take



When this occurs, it's time for you to take stock of your situation. Where are you, and where do you want to go? The New Moon energy suggests a restart and the Virgo energy suggests you make that restart a clever one that's simple and well organized. Virgo also has a strong health aspect to it, so if you've been unwell, suggesting that your health is improving. Virgo loves clean eating and alternative therapies, so add these into your routines now, however you've been feeling. If a situation is blocked at the moment, it could be that you're over-analyzing things or being too critical. It's time to ask less what someone else can do for you and to think more about what you can do for others.

Attune with the Moon

Recommit to healthy morning and evening routines.

Additional meanings:

Gradual improvements are coming.

Pay attention to detail if you want success (without being pedantic!).

Be of service to others, and love and money will follow.

The person you're wondering about is reliable.

The Teaching:

Virgo is the sign of health, service and analysis its energy is precise and has a feel of the harvest about it. When this occurs, it could be that a wonderful bounty is coming your way. However, the energy of the New Moon in Virgo is usually about getting your life in order, so that's what you need to do at the time of the Virgo New Moon.

Author Spotlight: September 15, 2020

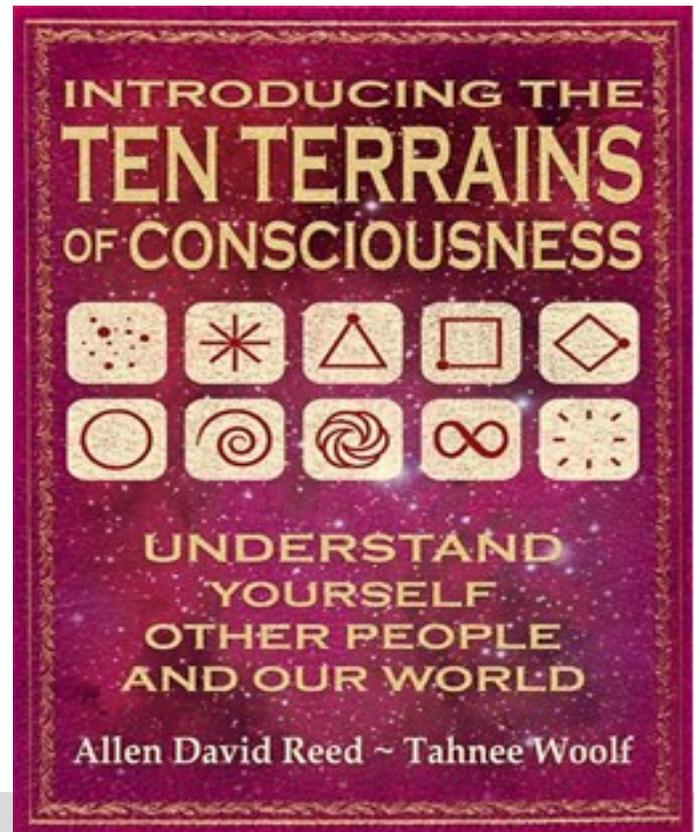
Introducing The Ten Terrains of Consciousness: Understand Yourself, Other People, and Our World by Allen David Reed and Tahnee Woolf

The Keys to Recognizing How Everyone - from Individuals to Governments - Acts from Their Terrain of Consciousness

You see the world through a very distinctive lens or filter-and it impacts everything you perceive, believe, experience, and do. It is your specific Terrain of Consciousness.

What is YOUR Terrain? Read on and you'll learn how to discover it! And why knowing it can change your life!

Welcome to a groundbreaking new model, the Ten Terrains Of Consciousness, that explains what is truly going on beneath the surface of human behavior and human civilization. This model establishes the ten different fundamental paradigms that are unfolding in our world, and the vast implications for this discovery.



Reading the book **Introducing The Ten Terrains of Consciousness** is a great way for people to begin their exploration of the Ten Terrains Model. The authors offer a fascinating conversation about each of the 10 Terrains and also discuss:

- How you can use the knowledge of your Terrain to improve your relationships, your health, your wealth, your mental outlook, and more;
- How the Ten Terrains influences political, legal and social systems;
- Which great leaders in history were operating at which Terrain (such as Abraham Lincoln-Square, Charles Darwin-Diamond, and Buddha-Infinity!);
- Famous movies and books that are good examples of each Terrain; and
- How each of the 10 icons visually represents the characteristics of that Terrain.

This remarkable new model is revealed and illuminated in a stunning new book *Introducing The Ten Terrains of Consciousness: Understand Yourself, Other People and Our World* by Allen David Reed and Tahnee Woolf.

The Ten Terrains of Consciousness Model maps our personal and societal evolution from the most basic, fear-based, survival consciousness to the most expanded, love-based, Unity consciousness -- along a continuum of growth and expansion...and without any judgment about one stage being better than another.

According to Reed and Woolf in *Introducing The Ten Terrains of Consciousness*, "Your Terrain of Consciousness is the perceptual lens through which you view the world. It governs the fundamental way you interface with life and therefore creates the way you think, your worldview, your beliefs, your values, your behavior and all your actions. It is your core operating system."

The Ten Terrains Model helps you understand yourself better. By discovering which specific Terrain you are at right now, you can understand why you see the world the way you do, why you live the kind of lifestyle you do, why you do the kind of job you do, why you hold the values and beliefs you do, why you are facing the challenges you are facing, and why you are making the choices you are making. You will learn the specific lessons and gifts of this stage of your evolutionary journey.

The Ten Terrains Model will also help you better understand your relationships with other people: why you get along with some, can't seem to see eye to eye with others, and end up in conflict with others. You will discover why you have chosen the friends, colleagues and romantic partners you have, as they are most likely at the same Terrain as you. You will learn why certain people aggravate you so much, because they are at a different Terrain to you. You will learn how to better communicate with people at different Terrains and how to do marketing specifically targeted to them.

The Ten Terrains Model will also help you better understand our world. By observing the Terrains of our leaders and politicians and the 'Prevailing Terrain' in the Western World, you will be able to grasp why our planet is in the state it is in. In the book, the Authors demonstrate how a country's Prevailing Terrain creates its political systems, its laws, its social customs, its art and literature, its science and technology, its values and its entire culture. They analyze how the Ten Terrains have played out over human history, which Terrain we are currently at now as a species, and where we are moving to as we evolve collectively.

Going even deeper, the Ten Terrains Model provides a map of humanity's journey of spiritual evolution. The 10 Terrains traverse the territory from separation to unity consciousness. As a person moves along the Continuum Of Terrains, their perception slowly expands by degree from outer to inner, from victimhood to Self Responsibility, from disempowerment to Empowerment, from ego to Service, from isolation to I AM, from illusion to Truth, from control to Surrender, and ultimately, from fear to Love.

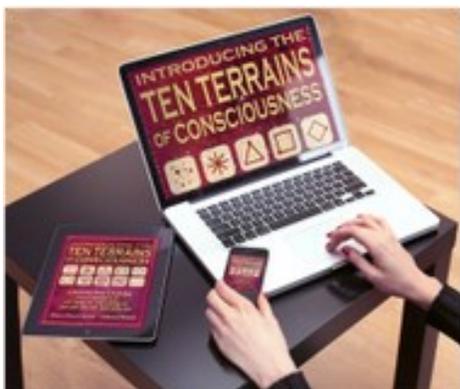
Discover Your Terrain,
Where You Are on the
Continuum of
Consciousness, and **How**
That is Causing the Life You
Are Living

Based on many years of research, the book *Introducing The Ten Terrains of Consciousness* explains everything that is happening on this planet, at both a macro and micro level.

In the book, the authors describe each individual Terrain in detail and you will likely know, just

by reading it, which Terrain YOU are at. But if you want to be sure, you can do the Ten Terrains Quiz, which only takes 10 minutes. Yearning to know more? Reed and Woolf have created in-depth 30+ page Guidebook Reports that will take you on a deep dive into your own Terrain.

The self-knowledge in the Quiz and Guidebook Reports can offer you powerful clarity, direction and decision-making insight, improve your health, your relationships, your career or entrepreneurial path, your earning power, and enrich your spiritual journey. You'll even learn the signs of when you are evolving to the next Terrain of Consciousness...but you cannot will yourself there or do anything to evolve more quickly. You will move on to the next Terrain when your Higher Self is ready to make the transition. Some people will stay in the same Terrain for a lifetime and others may make several transitions.



American **Allen David Reed** and Australian **Tahnee Woolf** have spent years in deep study and research to develop this incredibly accurate model of spiritual evolution. Reed is a polymath who has been a Silicon Valley pioneer in virtual reality, architect, builder, urban planner and environmental designer. Woolf is a master of human dynamics, who speaks multiple languages and has worked as a lawyer, screenwriter, Feldenkrais practitioner, speaker, and radio show host. Together, they have given humanity its guidebook and roadmap—a surprisingly optimistic vision of where we are heading.

Additional books, tools and courses are available or coming on the Ten Terrains website, including a community designed to connect people with others from their own Terrain. For more information, go to www.tenterrains.com.

{ Psychic Coffee Shop }

Join Us at 9:30PM Tuesday,
September 15, 2020 as we connect
with Allen and Tahnee and discuss
their book, **Introduction to The Ten
Terrains of Consciousness:
Understand Yourself, Other People
and Our World**



Aeson's Fried Green Tomatoes

Ingredients

- 3 Tbsp Vegetable Oil
- 3-4 Med. Size Green Tomatoes, cut into 1/4" slices

Dry Bowl

- 1/2 Cup of Seasoned Flour
- 1/2 Cup of Jiffy Corn Meal Mix
- Dash Of Italian Seasoning

Wet Bowl

- 3 Eggs
- 1 Tbsp Milk
- 1 Tbsp Water
- Pinch of Paprika

Fried Green Tomatoes is more than a life changing movie, Aeson's Fried Green Tomatoes will change your life!

Well, maybe not, but you'll definitely enjoy them. ;)

Instructions

1. Prepare a plate with a thick layer of paper towels for finished tomatoes to drain.
2. Add Vegetable oil to Good Weighted Skillet (preferably cast iron) and pre-heat over medium high heat.
3. Create your "wet bowl" consisting of Eggs, Milk, Water, and Paprika..
4. Create your "dry bowl" consisting of Seasoned Flour, Jiffy Corn Meal Mix, and Italian Seasoning.
5. Begin by dipping Green Tomato slices into "wet bowl," allowing each slice to soak for approximately 30 seconds.
6. Next, remove the slice from the "wet bowl" and dip into the "dry bowl," ensuring even coverage of dry mixture on slice.
7. Add to skillet and fry until golden brown, approximately 3 minutes per side, per slice.
8. Remove tomatoes from skillet. Place on paper towel covered plate to drain & cool.

Featured Article:

Getting Real With Money: Out of the Pit & Into Abundance by Aeson Knight



Debt kills you. It kills our relationships.

Over the past 25 years, I have seen thousands of good relationships destroyed over finances. Over-spent and under-saved, we are becoming more disconnected from our money, and ultimately from ourselves and each other, than ever before. While for some it is a question of financial literacy, not understanding the basic tools to help make good financial choices. Over the years I have put together a toolkit of sorts, one that gets people back in touch with their money, forms a plan of attack, and helps us heal our relationship—with ourselves, our finances, and with each other—breaking the bonds that hold us back from having happiness and peace of mind.

The Sexism of Money & Finances

Women are frequently told that a breadwinner will take care of everything, that they shouldn't worry their pretty little heads about it, that it is

too complicated for them to understand, to just let the man handle it, he can deal with it. That it is his duty to provide what you need, and what you need is to pick a man who provides.

Men are told: You hunter. Money beast. Kill beasts. Get girl. Eat, drink, be merry.

A little oversimplified, but ultimately not too far from the truth. Men end up feeling that their relationships are built around the attraction generated from their income. Meanwhile, there has been a massive change in what it means to be an employed male between the late 20th and early 21st centuries. This dynamic is built around a model of relationship that, in many cases, is not long-term sustainable for those it has been working for, and completely off the table for everyone else. Single income supported households are quickly going the way of the dinosaurs, and the need for two incomes to support a household has moved from optional to necessary.

In many cases, even with two incomes, couples

The Abundance Notebook

Items needed:

- One Notebook
- One Pen
(I prefer green ink, but black ink will work too)
- All of Your Regular Bills and Outstanding Debts
- A List of All Your Other Expenses
- A Calculator.

Step One: On top of the page, write: "Thank you for all my blessing. I will have all the money I need to pay my bills and more. I accept every cent. Thank you for all the abundances and blessing."

Step Two: Write out all your bills and known expenses.

Step Three: Then add up the total and place this number at the end of the list.

Step Four: This is a meditative process, take your time, to go through it. How we see ourselves determine how we act. If we see ourselves as unable to pay our bills, then unsurprisingly that is who we become. When we can see ourselves as financially secure, on top of all of our expenses, capable of meeting our needs, then that is who we become. Now, close your eyes and see yourself paying all the expenses listed

on the page. If you are a check writer, then see yourself writing and signing the checks for that amount, putting each one in the envelope and sealing it, ready to be mailed. If you are a cash payer visualize going to make each payment and holding the cash to pay each one, getting there with plenty of time and paying each bill. Now visualize yourself marking each item off the list. One expense or one bill paid, item by item until everything is taken care of.

Step Five: As money comes in, go back and write "Thank You" over the paid items.

Step Six: Repeat. After each item is paid, then repeat the working on a fresh page. When you fill the notebook, after writing thank you over the very last item, burn it!

Note: You may begin to feel uncomfortable about some expenses, you may begin to question their necessity in your life. Part of finding abundance is also about exploring what we get out of what we are paying for. Learning that some financial decisions have been to fill emotional voids, temporary band-aids for emotional wounds that need attention, not stuff, to heal.

nect, if you are trying to get ahead while behind, you will only make matters worse for yourself.

Step One: The Piggy Bank

You will want to find a bank that can hold onto your cash. While we can all say we are “only carrying cards,” and no matter how hard our banks try to push those cards on us, we still end up carrying around cash. Whether it is at the bottom of our purses, in bowls, scattered about the house and car, or shoved into pockets and forgotten, we have it. This needs to stop. Money is a representation of our energy, and having it spread all over our spaces is throwing that energy all over the place.

One time, when making a move, I found about \$500 just scattered around the house while packing. That was money, energy, that could have gone into other things. From paying bills that I struggled with, to buying food, giving a donation, to all the countless other things that energy could have done. Money is potential energy, a fuel that both powers our lives, creates change, adds comfort, or pushes away discomfort.

This is not a behavior you want in your life; it robs you of energy. Through utilization of a piggy bank, you can use that energy, that money, to accomplish your goals. Through mindfulness of all that spare change, we can convert that money into fuel for Steps Two and Three below.

Step Two: A Grand on Ice

After you have paid your regular monthly bills and everything is current, and once you begin to see more coming in than going out, start saving. The goal is \$1,000 in cash that you keep in a Ziplock bag in your freezer. This is not pizza, beer, cigarettes, or shiny new thing money. This is also not money that you should dip into because you shorted yourself by not being honest about your expenses-- and suddenly want to go out and eat -- this is a marathon not a sprint, do not try to hurry up and get to this step, you want to live your life. Do not shortchange yourself thinking that saving money buys happiness, money is about meeting our needs, saving is about using extra money to

cover potential future needs, it is not about neglecting ourselves.

This is money set aside for real emergencies. For when the car breaks down and you need it fixed to get to work. You use it for those moments when life throws a wrench into your plans. And then you rebuild it, adding in an extra \$20.00 each time you touch it. Yes, you are going to charge yourself interest! If you need to take out \$300, you are committing to putting back \$320.

Now that you have your emergency freezer fund created, and it is stocked with \$1000, now it is time to start attacking your debt. If you look at all your debts, list out every debt you owe and the total owed. From car loans to student loans, mortgages to that Fingerhut bill for that really cool thing that you really, really had to have. Every pay period you are going to attack the smallest one—yes, you read that correctly, the smallest one—sending in extra money until you have paid it off.

But what about compounding interest rates in long term financing? What about all the benefits that attacking those big bills would bring? Why are we paying the smallest ones first? You can't be serious.

Through attacking the smallest debts we owe, we will knock off the weaklings that often do the most damage. Large debts, large structured debts, like home loans, car loans, and student loans typically have lower rates of interest, and while paying them off early will create huge savings, those tiny debts typically do the most damage. Both to our credit and to our wallets. Through reducing the number of our debts, we also reduce the opportunities to miss payments, accumulate fees, and “create pennywise, pound foolish” choices surrounding our spending. In





terms of sense of accomplishment, of giving us more confidence in how we are handling our finances, having fewer debt accounts to contend with creates immediate snowballing confidence to keep working our way forward.

The concept is analogous to how a lion hunt. Sure, it could go after the biggest and strongest prey, but that is a lot of energy expended when you consider they could much more easily at-

tack the slowest and weakest, albeit smaller, prey and realize a net gain. This is about being a predator, your debts are your prey, attack the slowest and weakest first, then go after bigger and bigger debts until you are left with car and student loans, and your mortgage. At this point, you are ready to take step three.

Step Three: Next Month, Available Today

How much would you need to pay everything for a month? The next step after you have paid off all the small debts, and before attacking car and student loans, and your mortgage, you need to start building your month ahead fund.

Creating your month ahead fund looks at your routine monthly bills and expenses and uses the worst month, the month you owed the most to create the goal for your month ahead fund. This fund is about the worst-case scenario of missing paychecks and lost jobs—yes plural—literal worst possible timing for you not to receive income.

For couples, and for those with more than one source of income, that means both of you and not a single morsel of that income coming in.

No paycheck one, no paycheck two, no disability, no unemployment, nothing. Not a dime. Not even a penny. This is the money you set aside to keep you on your feet, in your home, living comforta-

bly while looking for work, applying for disability or unemployment, or figuring out how to transition your lives to less income than you had before.

It accounts for a month of regular credit card spending and balance payments on those cards (if you still use them), paying the worst utility bills you have ever seen, eating out, paying for subscription services, buying all the groceries you normally buy, paying toward your car and student loans, paying your regular mortgage payment, paying all of your professional licenses or dues all at once, literally everything you could possibly imagine being hit with all at once. You are building a war chest, the ability to keep your life running, maintain employability, capacity to absorb job loss, and still come out fine. Make sure that you review this amount every six months and adjust for any new expenses, bigger utility bills, and any new expenses that you have.

Consider this the practice round for Step Four.

Step Four: Attacking the Herd

Now, and only now, can you attack the remaining Big Three, car and student loans, and your mortgage. Much like before, you prioritize where the extra money goes by attacking the smallest remaining balance first. With each of these you pay off, the further your month ahead fund will go!

Noticed that I have not talked retirement or investments. The value of a retirement assets, 401K plans, and investments is zero when you are without the basics needed to survive.

At the end of this process, you do not have credit card debts, you do not have a car loan, you do not have a house payment.

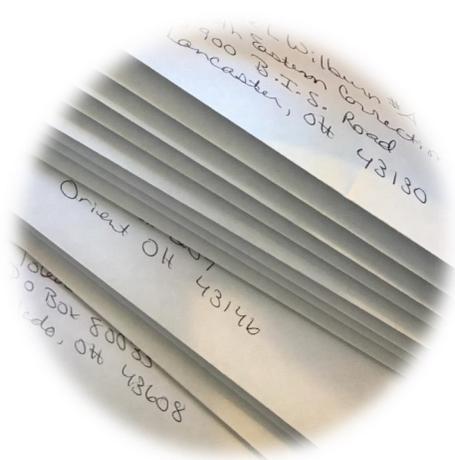
And when it is all over? When every debt is paid off and nothing else remains, then you put your extra money towards your retirement, towards investing, towards future down payments for cars, you begin budgeting for remodels, and things you want to bring into your life—without needing financing to pay for it and line someone else's pocket!

Guest Spotlight: September 8, 2020

Donna Donovan of Appalachian Pagan Ministries



A pan-pagan ministry devoted to building an engaged, passionate, and spiritually fulfilled community of people from all backgrounds and faiths. We are devoted to engaging and impacting one another and others, believing it is our responsibility to set an example of service.



This is where we come to “walk our talk” and educate by example. It is the desire of this ministry to show that pagans of all beliefs and faiths CAN work together to serve the greater community. “You are what you do, not what you say you’ll do.”
-C.G. Jung

Our Story

Appalachian Pagan Ministry was founded in April of 2015, by Rev Donna Donovan. APM currently works on-site monthly with pagan inmates in 23 facilities (including Death Row) in 3 states, West Virginia, Arizona and Ohio. Appalachian Pagan Ministry goes in monthly and hold Moots with the Heathen inmates, services with the Wiccan and general pagan inmates, services with the Satanist and Luciferian inmates, as well as offering several correspondence courses to Kindreds and Covens in facilities around the nation.

Appalachian Pagan Ministry also facilitates various rituals on site for the facilities they serve in person, holds memorials for those inmates who have passed, and helps with resources and such upon release.



Funding and Materials for Appalachian Pagan Ministries comes from Donations, work is performed by Volunteers, and when money is tight, Donna and the rest of her team put in money from their own pockets. If you'd like to help out, please consider using the Cash App code above, or visiting:

<https://www.paypal.me/sendustoprison>

The Christians have a term, "witnessing your faith", and I feel that it is a term just as relevant to those of us who follow pagan paths Hate comes from fear, and fear comes from ignorance. The only way to eradicate hate is to educate, and the best way to educate is by example, not talk.

-Rev. Donna Donovan

Featured Article:

Cost of Tech: The Big Payoff of Switching to Save on Cellular Services!

Comes with a catch, can you Afford to Save Money? by Joseph B. Arrington

One of the hardest areas to comparison shop is cell phones, it is also the most fraught with tricks and traps, cool features, crazy prices, and tons of hype. While service providers used to heavily subsidize the cost of the phone in exchange for 2-year contracts and over-priced services, long term that plan has failed to keep customers, keep customers happy, and turn real profits.

Deluxe Unlimited* Plans Starting at only \$50/month*. Some exclusions apply, only for new customers, cost with 4 lines of service quoted it's actually \$85 a month for one line, see details, 2-year agreement required, plus \$15 for insurance, plus \$5 for "early trade-in," only in select markets, speeds not guaranteed, total data usage is unlimited but speed will be reduced....

It is enough to make people scream.

Cell phone companies have only seemed to get better in one regard, finding more fine print to add to their advertising and contracts to make insane offers that no one gets. Working inside the framework of your local cell phone store is a lot like going to a Buy Here, Pay Here Used Car Lot. Or, it would be, if you were to buy a car that only works on specific roads, could only get gas and ser-



VICES for it from their gas stations and repair shops, they decided when your car would work, they were in control of how fast your car could go, controlled all the financing options for buying your car, and then you had to either buy a new car every two years (though, psych, it's only going to work really well for about 12-18 months) or you have to pay a premium to keep driving that clunker around.

While the cash price of a flagship (new to market, high end, powerful) cell phone may be \$1,299 and they will give you the sweet, sweet deal of 30 payments of \$43.34 (\$1,300.20) for a phone that is locked to their network, requires payment in full to unlock, another \$5 a month (\$48.34, \$1,450.20) to trade in early, plus you are totally going to get the \$15 a month insurance that will almost certainly cost you another \$299 each time to replace your phone with a refurbished one up to \$2,500 in total replacements or up to 3 replacements a year (and keep in mind, that's at new phone retail value, not the actual cost of the replacement).

For all of that great service, you are paying \$148.34 per month on a contract with a potentially hefty cancellation fee, and you may be required to then pay a security depos-

Does it ever seem like tech is nothing more than just never-ending expenses, leaving you with a pile of old gadgets and yesteryear's best hardware, and just wishing things would work?

Welcome to the Cost of Tech Colum, where each month we will explore how the tech you love is working to get you to part with your cash through exploiting what you do not know!

it. The reality is, you are paying for financing, and typically at loan shark prices. Traditional contracts, also known as post-paid agreements or simply Post-Paid Plans (named for when you pay the bill, which is after services are used) are no longer the great deal they used to be, even for those with high credit scores.

And, typically, all of that occurs after you have been buttered up by a salesperson who earns a commission and talks you into a phone.

While shopping online can cut out that middle-person issue, when looking at the costs, it becomes harder and harder to justify anything but the biggest and best phone when you consider how much it's going to end up costing you.

The problem is, you are not seeing the cost of all phones out there, you are seeing a carefully curated group of phones that make the differences almost imperceptible, especially in the cost of the phone varying only a few dollars a month within a \$300 total cash price. Couple that with your own anxiety over the commitment you are making creeping in and FOMO (Fear of Missing Out) will take over.

Next thing you know you find yourself justifying and rationalizing your decision, while optimistically reassuring yourself that you magically found the perfect phone that will absolutely last those full 2 years, and trying to 100% not regret your decision. While you stress eat a cheesecake and binge watch an entire 6 seasons of Doctor Who. Not that I am speaking from personal experience. (I am totally speaking from experience.)

What's worse is to get that "deal" again, when that awesome phone craps out before your contract ends, you will end up being walked through adding a second line, swapping SIM cards, and now paying them even more money, if you didn't add that extra \$5 a month to trade in. Or you

will spend \$299 to find out that insurance plan means you will be receiving the exact same phone after you "accidentally" dropped it, repeatedly, on concrete, from great height. Yeah, they caught onto that "trade-in plan" and made sure they had a strong pipeline of replacements to keep everyone miserable.

The Alternative

Selecting one of the 139 MVNOs (Mobile Virtual Network Operators) operating in the United States and BYOP (Bring Your Own Phone). MVNOs are essentially the cellular service equivalent of picking up a bucket of chicken at KFC, dumping it on your great-grandmother's serving platter, and serving it to your family. While it is a little more complicated, it is essentially just passing off the services of one or more of the Big Four cellular providers, AT&T, T-Mobile, Verizon, and Sprint, as though those services were their own. In fact, some MVNOs offer all four services to their customers through different SIM (Subscriber Identity Module) cards.

Where the Value Comes In

With plans around \$50 to \$60 per month, all the features you need, and only a few caveats like throttled data speeds after so many gigabytes of usage each month and reduced quality in streaming video, very rarely are people left with anything other than money in their pockets. No, MVNO service isn't perfect. Call in customer service is usually plagued with long hold times and abysmal customer service. But how often do you need to call in?

Demonstration of Savings

"...the average Android flagship loses 45.18% of its value after just a single year, and 71.41% of its total value after two years." - Best and worst Android brands for trade-ins

Costs	Big Name CASH	Big Name CASH w/INS	Big Name FINANCED	MVNO BYOP
Phone (Retail)	\$ 1,299.00	\$ 1,299.00	\$ 1,299.00	\$ 1,299.00
Phone (Actual)	\$ 1,299.00	\$ 1,299.00	\$ 1,300.20	\$ 1,299.00
Plan	\$ 85.00	\$ 85.00	\$ 85.00	\$ 60.00
Insurance	\$ -	\$ 15.00	\$ 15.00	\$ -
Trade-In	\$ -	\$ -	\$ 5.00	\$ -
Normal Monthly Bills	\$ 85.00	\$ 100.00	\$ 148.34	\$ 60.00
Worst Monthly Bills*	\$ 85.00	\$ 100.00	\$ 191.68	\$ 60.00
4 Year Cost (1 New)	\$ 6,678.00	\$ 7,398.00	\$ 7,640.40	\$ 5,478.00
Difference	\$ 1,200.00	\$ 1,920.00	\$ 2,162.40	
5.5 Year Cost (2 New)	\$ 9,507.00	\$ 10,497.00	\$ 10,830.60	\$ 7,857.00
Difference	\$ 1,650.00	\$ 2,640.00	\$ 2,973.60	

* - Worst Monthly Bill Assumes a Mid 30-Month Phone Replacement and Double Charges to Pay Off Old & New Phones

revealed: Is your phone on the list?, Android Authority, March 4, 2020 Based on data from BankMyCell a Cell Phone Trade-In Service

Now, say you only made it the average 18 months with your phone, it is still in good condition, but like all aging tech, it leaves you wanting a new phone. Great, more than half of your phone is paid under the financed option, so that \$5 a month early trade-in kicks in, letting you finance a new phone. With big name carrier's plan, you have already paid \$790.12 in installments on the phone, \$270 in insurance you didn't use, \$90 in early trade-in fees, and \$630 more in plan charges (remember, they will gladly sell you the same service for \$50 a month per line with 4 lines, which, for a larger carrier, already has a built-in profit margin), for a total of \$1,770.12.

Of course, they will gladly finance a new phone for you! In terms of value as a customer, you've already paid off the phone plus another \$471.12 extra. And you want to keep going? And you want to finance another phone, and you want a new contract? Assuming that trade-in is worth \$200 to big name carrier, you get essentially the cool bonus of a free month of service at a point when you're now expected to pay \$191.68 a month, each time you trade-in, typically at a point in which they have already made their money plus double that trade-in value.

The Struggle to Get Out

For many consumers, especially those whose budgets are already stretched thin, getting out is often at the cost of credit points, collection calls, hoping their previous big name carrier doesn't seek a judgement, and jumping to another service provider. Typically that new service provider does not offer salvation, as much as a temporary life raft.

At best that new provider may offer to buy out your contract, or at least a portion of it, give you a little trade-in value for your phone, finance a new phone, port in your phone number, and restart the cycle anew. While that can be a momentary relief to consumers, it is often just kicking "two tin cans and a bit of string" further down the



road. Frequently, and especially with MVNO carriers who also offer financing, can actually accelerate financial issues with lower quality phones, ultimately driving people back to big name carriers.

To break free of a big carrier's high cost phones and plans, a person often must sacrifice. Whether it is money to get out of a contract, to buy a new flagship phone or through many months using a low cost budget phone, taking the credit hit, or enduring collections calls, or some combination of some or all of the above, the struggle to move away from big carriers and actualize that savings, is significant.

With many people relying on their cell phones to run small and home businesses, the demand for flagship devices has never been higher. For those businesses that device may be everything to them. From communications, social media marketing, bookkeeping, invoicing, content generation, payment system, even a means of producing the product they sell!

Though much has been made in the news about millennials and the fact they should quit wasting money on expensive phones, in many cases, those phones are one so-called "luxury item" in a life filled with bargain basement basics. For them, that flagship phone can be everything of value they have. Taking the place of television, phone, internet, computer, camera, camcorder, clocks with or without alarms, game console, books, radio, journal, scrapbook, notepad, calculator, just to name some of the items that "wasteful" spending represents.

In little more than a generation, the cellphone has gone from one more item of status, denoting wealth and importance, to having universal importance and impact on virtually every facet of modern life. No longer is the question whether one needs a cell phone in their life, but rather one of how much of a cell phone one needs, or how little cell phone they can survive with. The sacrifice is not about convenience, it is about sacrificing significant parts of one's ability to make connection to the world around them. It is a question of their ability to gain, keep, and be successful in employment. Access health care. Gain knowledge and find inspiration and motivation.

Until Next Month!

Take Care!



