

Marketing, Media & Money

Magazine

Q3 2025

More Than Money:

The Three Pillars of a Joy-Fueled Business

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Why Strategic Collaboration Is the Next Frontier of Impact (and Monetization)

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Crafting results-driven messages and high-impact collaborations from the boardroom to the back porch.

A Special Message from the Publisher



Dear Readers,

Welcome to the August 2025 edition of Marketing, Media & Money Magazine!

In a business landscape that's constantly evolving, we know clarity isn't just a competitive edge—it's a lifeline. Whether you're crafting your message, building your brand, or rethinking how you connect with your audience, this issue was curated to help you **simplify the complex and amplify what works.**

This quarter, we're diving deep into the essentials of **building a joy-fueled, strategy-backed business.** The kind that aligns with who you are, not just what you do. You'll find thought leadership and practical frameworks that put intention before hustle and creativity before conformity.

We're exploring what it really takes to stand out in 2025, from leveraging Substack to build community and income, to mastering the visual hierarchy that quietly guides your website visitors toward trust and conversion. You'll also find fresh, deeply personal insight on what it means to collaborate without losing your voice, and how redefining your relationship with money can shift everything.

With over a quarter of a million subscribers reading every issue, our commitment to you remains the same: to deliver strategic, actionable, and timely content that helps you grow intentionally, not just on autopilot.

Inside this issue, you'll gain insight into:

- The mindset shifts that turn emotional blocks into financial breakthroughs
- How to use Substack to grow your platform and build community
- The visual hierarchy secrets every brand and website needs to convert
- The overlooked power of strategic collaboration (and how to do it right)
- The three foundational pillars of a joy-fueled, sustainable business
- The difference between being seen—and being remembered

As a strategist, consultant, speaker, and fellow entrepreneur, I understand the determination it takes to thrive in business. My invitation to you this quarter? Step boldly into this next chapter with **clarity, courage, and creativity.**

Wherever you are on your business journey, whether scaling, refining, or rediscovering your next chapter, this issue was designed with you in mind. We see you. We support you. And we're here to help you align strategy with soul.

I invite you to read this issue not just to gather information, but as inspiration. Take what resonates. Apply what aligns. And don't hesitate to reach out, I'd love to hear what speaks to you. I read and answer every email, text, and message.

With clarity and connection,

patty farmer

Editor-in-Chief, *Marketing, Media, & Money*
Founder/CEO, M3 Creative Marketing



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More Than Money: The Three Pillars of a Joy-Fueled Business

by patty farmer

If you've been in business for a while, you know the drill. You've checked the boxes, built an offer, grown your list, shown up on social media. Maybe you've even hit six figures (or more). But deep down, something feels off.

You're busy, but not always fulfilled.

You're working, but not always winning.

And while the numbers might look good on paper, your joy doesn't always make the profit-and-loss sheet.

Here's the truth I've learned repeatedly in my business and with my clients:

"When you intentionally monetize everything you do, you gain the freedom to spend more time doing what brings you joy and feeds your soul." ~ patty farmer

That freedom doesn't come from working harder. It comes from working smarter, with three key ingredients:

- **Strategy**
- **Leverage**
- **Monetization**

Let's elaborate on what those really mean, and how they work together to build a business that supports your life, not the other way around.



Strategy: The Compass That Keeps You Aligned

Strategy is not just about goal setting. It's about decision-making. It's about clarity. It's about alignment.

So many entrepreneurs I meet are working from a to-do list, not a strategic plan. They're creating content without a content strategy. Launching offers without knowing if those offers align with their audience's current needs. They're stuck in reactive mode instead of operating proactively.

Here's what a clear strategy provides:

- A vision of where you're going, and a map to get there
- The ability to say "no" to distractions that don't serve your bigger mission
- A clear brand message that communicates your value with confidence
- A plan to attract, nurture, and convert the right clients consistently



Let me give you an example. One of my clients, Sarah, had built a \$200K/year business, but she felt maxed out. She was launching constantly, over-delivering to clients, and exhausted.

When she joined my mastermind, the first thing we did was zoom out and look at her business through a strategic lens. We simplified her offers, created a marketing calendar that made sense for her, and aligned everything with her long-term goals.

Six months later? She had her first \$50K month. And for the first time, she wasn't chasing clients, she was choosing them.

That's what happens when your business decisions are intentional, not reactive.

Pro Tip: Real strategy starts with asking the right questions that align your goals with your actions.

Ask yourself:

- What do I want my business to look like in 12 months?
- How do I want to spend my time each week?
- What kind of clients do I want to work with, and how do I attract them?

Leverage: Work Less, Earn More, Serve Deeper

Once your strategy is in place, the next step is leverage. And let me tell you, this is where the breakthrough begins.

When I say leverage, I don't mean "automate everything and ghost your business." I'm talking about intentional choices that multiply your results without multiplying your workload.

Here are just a few examples of what leverage can look like:

- Turning your 1:1 offer into a group or digital version
- Hiring support that frees you up to lead instead of manage
- Creating a repeatable sales system that nurtures leads while you sleep
- Repurposing one piece of content into several different formats

"If it's not in your zone of genius, it's in the way." ~ patty farmer

Leverage isn't about doing less work. It's about doing the right work, and only your work. That means creating systems, structures, and support that allow your business to thrive whether you're in it 24/7 or not.

You don't need to do more, you need to do what works better.

Monica, from my mastermind, was stuck at \$250K/year. She was working long hours and constantly hearing, "You're undercharging." But she wasn't sure how to break through without burning out.

During our mastermind, she rebranded, raised her rates, and began building a team. She also developed systems that allowed her to attract higher-caliber clients, clients who valued her work and paid accordingly.

In less than a year, she doubled her income and cut her working hours nearly in half.

And here's the kicker, she started to enjoy her business again.

That's the power of leverage. It allows your business to grow without your workload growing with it.

Too often, entrepreneurs try to scale by adding more. More offers. More platforms. But leverage isn't about adding, it's about elevating.

Monetization: Get Paid for What You Know, Not What You Do

Let's talk about money because in the first place, you didn't start this business to work for free.

Here's what I see far too often:

Talented women giving away their brilliance. Discounting their services. Or worse, underpricing because they don't feel "ready" to raise their rates. That stops here.

Monetization isn't always about creating more offers, it's about monetizing smarter. Some ways I help clients monetize include:

- Packaging your expertise in a way that feels aligned
- Selling solutions, not just services
- Developing "productized services" that offer clear outcomes and higher margins
- Offering VIP intensives or strategic audits that command premium pricing

Let me introduce you to Jessie. She was charging hourly for her consulting services, and every month felt like starting over. She was doing good work, but she was stuck in a time-for-money model. Together, we restructured her business into high-value packages, repositioned her messaging, and added a retainer model that offered predictable revenue.

Within six months? Her income had tripled. And just as importantly, her confidence skyrocketed. She stopped second-guessing her pricing and started owning her worth.



"When you price from confidence instead of fear, your business becomes both profitable and sustainable."
~ patty farmer

Here's the shift:

You're not just a service provider. You're a problem solver, a thought leader, a changemaker. And you deserve to be compensated like one.

Because It's Not Just About the Money...

Let's pause and ask the big question, "What does joy look like in your business?"

Maybe it's working three days a week and spending the other two with your grandkids.

Maybe it's finally writing the book that's been in your heart for years.

Maybe it's traveling the world while your business runs from your laptop.

Maybe it's building generational wealth and mentoring the next wave of women leaders.

Whatever joy means to you, it becomes possible when you build with intention.

One of my favorite client stories comes from Lauren. She had a signature program she loved but was on the verge of shelving it because her last launch had underperformed. Inside our mastermind, we reworked her messaging and refined her audience targeting.

The result? A \$175K launch that reignited her belief in her offer, and in herself.

And that's the thing about joy. It often follows clarity. When you know what you're building, why you're building it, and how it serves both you and your clients, it becomes easy to fall back in love with your business.

Why You Need the Right Room

Let me say this clearly:

Your environment shapes your elevation.

If you're the most successful person in your circle, you need a new room.

If you're not having six-figure conversations, you won't build a six-figure strategy.

If you're always the mentor, but never the mentee, your growth will plateau.

That's why I created my high-level mastermind.

It's not just about coaching, it's about community. It's about real conversations, real strategy, and real results.

Here's what women experience inside the room:

- Revenue breakthroughs that come from one aligned tweak
- Offers that finally feel as good to deliver as they do to sell
- Confidence that shows up in their brand, their pricing, and their posture
- Connection with other powerhouse women who speak their language

Inside the mastermind, success becomes normalized. Big wins become expected. And growth happens faster because you're not doing it alone.

You deserve to be in a room that doesn't just cheer for your goals but holds you accountable to them.

Your Next Level Is a Decision Away



"Clarity comes before confidence, and confidence comes before cash flow. But it all starts with a decision."
~ patty farmer

You've already proven that you're committed. You've put in time, the effort, the learning. You've built something real. But if you're reading this and feeling even a hint of burnout, doubt, or stagnation, I want to offer you something different:

A new level doesn't require more effort. It requires more alignment.

Let's be honest, if your calendar is booked but your joy is missing, it's not a scheduling issue. It's a strategy issue. It's a vision issue. And most importantly? **It's a choice.**

You don't need to keep doing more. You need to do what matters more. That starts with focusing on these three things:

1. Aligning Your Strategy with Your Vision

It's not enough to have a plan. You need a plan that honors where you're going, not just where you've been. That means no more piecing things together or chasing the latest trend.

Instead, you craft a strategy that amplifies your strengths, clarifies your message, and guides every decision you make, from what you sell, to how you market, to whom you serve.

Your strategy becomes a mirror of your mission and when it's aligned, everything flows.

3. Monetizing Your Expertise for Freedom, Not Just Cash Flow

You're sitting on untapped potential right now. Your insights. Your process. Your unique way of getting results.

All of it is monetizable ethically, elegantly, and in a way that serves your audience deeply. When you stop undervaluing your brilliance and start monetizing strategically, you don't just increase your income, you expand your influence and your options.

Because money doesn't just change your business. It changes your choices.

The Room Where Your Next Chapter Begins

You have the smarts and the grit to figure it out solo, but that's not the problem. Doing it alone is slower, lonelier, and far less effective.

That's why the community you choose matters. You need to be in the right room – one filled with women who are playing at a higher level, asking better questions, and holding bigger visions. A space where you are supported, seen, and stretched.

That's exactly what my high-level mastermind was created for.

"The right room will challenge you, stretch you, and remind you of who you are when you forget." ~ patty farmer

2. Leveraging Your Brilliance Instead of Burning Out

You are not meant to be the engine, the mechanic, and the fuel of your business. You are the visionary. And when you step fully into that role, you stop running yourself ragged and start designing systems, offers, and support that multiply your efforts.

You don't need to push harder. You need to lead smarter.

That's the power of leverage, doing less with greater impact.

If you've outgrown your current level, and you're ready for more clarity, more income, more joy, and more alignment, this is your invitation.

Let's stop settling for busy and start building with purpose.

Let's make your business not just profitable, but transformational.

Let's make it joyful.

Let's make it sustainable.

Let's make it yours.

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The Role of Visual Hierarchy in Branding & Web Design:

Guide the Eye, Tell the Story

When someone lands on your website or sees a piece of your branding, they're not reading, they're scanning. Our brains are wired to look for structure, and visual hierarchy is what helps us make sense of information quickly. It's not just about looking good; it's about leading your audience through your content with intention.

In this article, we'll break down how to use layout, typography, spacing, and contrast to create a seamless user experience, one that tells your story, earns trust, and drives action.

1. What is Visual Hierarchy, and Why Does It Matter?

Visual hierarchy is the arrangement and presentation of elements in a way that implies importance. It helps users know where to look first, what to pay attention to, and what to do next.

Think of it as your design roadmap, guiding your viewer through headlines, images, calls to action, and everything in between. When used effectively, it keeps users engaged and focused on what matters most.

Poor hierarchy leads to confusion, overwhelm, and lost opportunities. Great hierarchy leads to clarity, trust, and conversion.

2. Layout: Designing a Natural Flow

Our eyes tend to follow certain patterns when we view a page. In the Western world, users typically scan in an F-pattern or Z-pattern, depending on content type.

Here's how to design with that in mind:

- Place the most important information (headlines, CTAs) along those visual paths.
- Use grids to create clean, aligned layouts that feel intuitive.
- Group related content together and use spacing to break up sections for readability.

At On Brand Designs, I always start with the user journey in mind. As an intuitive designer, I don't just place elements based on trends, I design based on how people feel and behave when they land on a page.



3. Typography: Letting Fonts Speak for You

Fonts do more than deliver words, they communicate tone and intention.

Use typography strategically by:

- Creating contrast between headers and body text (size, weight, or style).
- Using consistent font pairings across your brand (e.g., a serif for headers, a sans-serif for body).
- Limiting the number of fonts (ideally 2-3 max) to avoid visual chaos.

Headlines should grab attention, subheads guide the reader, and body copy should be easy to digest. It's all about **guiding the eye through a visual rhythm.**



4. Spacing & White Space: The Unsung Hero

Design isn't just what you add, it's also what you leave out. White space (or negative space) creates breathing room, improves legibility, and makes your design feel elevated.

Some tips:

- Add generous padding around key content blocks.
- Avoid crowding text and images.
- Use line height and paragraph spacing for better readability.

White space lets your design breathe and gives every element room to shine.

5. Color & Contrast: Directing Attention

Color isn't just for mood, it's also a tool for emphasis.

Use contrast to highlight:

- Buttons and calls to action
- Key information (e.g., pricing, offers, next steps)
- Section breaks to guide the user down the page

A pop of bold color in a sea of neutrals can draw the eye exactly where you want it. At On Brand Designs, I use color contrast to lead viewers naturally through a design without shouting.

6. Cohesion = Clarity

Your branding should feel cohesive across every touchpoint, from your homepage to your business cards. Using consistent layout rules, font styles, and spacing ensures your brand always feels intentional.

Visual hierarchy supports consistency by creating recognizable patterns. When your audience knows where to look and what to expect, trust builds faster and action follows.

Design That Guides, Not Overwhelms

Visual hierarchy is the backbone of both great branding and effective web design. It's the difference between a scattered layout and a smooth, confident experience that leads people where you want them to go.

When you work with a designer who understands both strategy and intuition, you get more than pretty pages, you get a design system that works for your business and your audience.

Want a brand and website that look incredible and guide your clients with ease? Let's connect. At **On Brand Designs**, I specialize in strategic, intuitive design that elevates your presence and brings your vision to life.



About the Author

Kim Russo is an award-winning Designer, branding expert, and best-selling author passionate about helping entrepreneurs bring their ideas to life and elevate their professional presence. As the founder of On Brand Designs, a boutique studio in Charleston, SC, Kim specializes in creating high-impact brand strategies, websites, and designs that help clients stand out and thrive. Through her transformative course, The Profitable Brand Designer, she empowers creatives to transition from freelancing to building successful businesses. Beyond work, Kim enjoys crafting, painting pet portraits, and spending sunny days with family and friends.

OnBrandDesigns.com



A few words from our Sponsor



Dear Readers,

It's always an honor to sponsor an issue of *Marketing, Media & Money Magazine*, but this one feels especially meaningful. Not only does it mark part three in my branding and website design series, focused on creating timeless, strategic visuals, but it also highlights the kind of collaboration I love most.

This quarter's cover feature, Erin Thomas, and I recently teamed up on a project that beautifully blended both of our strengths. Erin referred one of her clients to me after crafting their web copy, and I had the opportunity to design a brand and website that aligned with her messaging. The result was thoughtful, cohesive, and intentional—everything great brand collaborations are made of.

Working from Erin's strategic foundation made the design process seamless, and it reminded me how powerful it is when brand voice and brand visuals work hand in hand. These are the kinds of projects I live for, where everyone brings their best and the client walks away with a complete, aligned presence.

And of course, none of this would be possible without Patty Farmer, the publisher and visionary behind this magazine. Patty continues to create opportunities for entrepreneurs to share, grow, and connect through powerful storytelling. Her leadership and commitment to spotlighting high-level voices and perspectives is what makes this publication so impactful, and I'm incredibly grateful to be part of it.

Here's to great partnerships, intentional design, and elevating businesses through strategic branding, both online and off.

Stay On Brand!

Kim Russo

CEO & Award-Winning Designer,
On Brand Designs



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✔ Gain direction. ✔ Define your style. ✔ Build a brand that speaks volumes.



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Hey, I'm Kim!

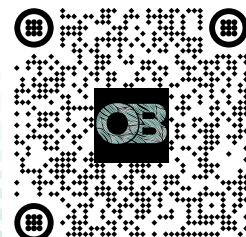
I am an award-winning brand designer, Best-selling author, online educator and coach. I create scroll-stopping designs for thriving female entrepreneurs that make you say out loud, **“ooo, I love that!”** My obsession is transforming ideas while keeping you ‘On Brand’!



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Up Close & Personal with Cover Girl...

Erin Thomas

Q: What does success mean to you?

A: For me, success means freedom. Freedom to work with people I genuinely respect. Freedom to design my days, my income, and my energy around what matters most. And freedom to say no to what doesn't align.

But it's not just about time or money freedom – it's also emotional freedom. Feeling like I'm doing work that matters, using my voice, and helping others use theirs? That's the real win.

Q: If you could have lunch with any CEO, who would it be and why?

A: Sara Blakely.

Hands down.

She's hilarious, brilliant, and built a billion-dollar brand without selling her soul. She didn't overcomplicate it – she just believed in the product, stayed scrappy, and kept showing up.

But can I cheat and say I'd want Jesse Itzler to swing by for dessert?

Because he's a close second – and someone I deeply admire for never staying in one lane. He follows every passion, figures it out as he goes, and isn't afraid to reinvent himself again and again.

Together, they're a masterclass in bold living and building something that actually fits your life.



Q: What was your ah ha moment that inspired you to become an entrepreneur/biz owner?

A: I was 24, working my "dream job" at a top ad agency – youngest exec they'd ever hired, corner office, national account, cute suits, great salary. On paper? Total success. But every day felt like a slow death.

Long commutes. Corporate grind. Doing hard work that made rich companies richer, but left zero legacy or joy.

Then one sunny lunch break, I wandered through a local art festival – and something in me cracked open.

An hour later, back in my parking lot, I saw a big brown dumpster... and climbed right in.

Still in heels, I fished out a perfect cardboard box, walked into my office, packed my plants and picture frames, and quit. On the spot. No backup plan. Just a deep, unshakable knowing: There's got to be more than this. That moment – dumpster dive and all – changed everything. And I've never looked back.

Q: What would your advice be to a new business owner and/or entrepreneur?

A: Skip the cookie-cutter stuff. Don't build a brand that looks like someone else's version of success.

Build something that actually sounds, feels, and moves like YOU.

Because your brand voice is your business engine. If you water it down or copy someone else's, you'll burn out fast – or worse, succeed at building something you secretly resent. Messaging matters. Get that part right first.

Q: What are some of the changes business owners/entrepreneurs, in your opinion, need to make to be successful in today's business environment?

A: Stop treating your messaging and marketing like afterthoughts.

People don't just buy products – they buy resonance. They buy clarity. They buy YOU.

So if your content feels vague, vanilla, misaligned with your actual brilliance, or like the AI crap coming out of everyone else's brand, it's time to rethink your strategy.

Success today comes from standing for something. Not shouting louder – but speaking clearer. To the right people. At the right time.

Q: What is the lesson that took you the longest to learn?

A: That just because you can do it all... doesn't mean you should. Delegation is not a weakness. It's a form of trust, of leadership, and of expansion. And it took me way too long to fully lean into that.

Also, that 'No.' is a complete sentence. Game changer right there.

Q: What is your big 'WHY' that prevents you from giving up when times get tough?

A: I have two, and they're equally powerful. First – my daughter. I want her to see, in real time, what it looks like for a woman – and a mother – to go after her dreams. Not just one dream. All of them.

I want her to witness what it means to do things afraid, to figure it out in the messy middle, to talk about the hard parts openly, and to keep going anyway. Second – storytelling. I believe everything in business comes back to story.

Helping entrepreneurs and business leaders put language to what they've lived through – to what they stand for – that's sacred work.

Because when someone finally sees that they don't have to separate who they are from what they do? That's the key that unlocks the whole kingdom.





Q: What keeps you awake at night?

A: My own creative brain.
It never shuts off.

There are so many stories I want to tell, so many ideas I want to bring to life, so much impact I want to make.

Yes – I want to help as many people as possible with the work I do. I care deeply about that.

But selfishly? I also want to make sure I have the time, energy, and resources to chase all of my own dreams, too.

That's what keeps me up – the desire to squeeze every last drop out of this life.

Q: What do you love most about your business TODAY?

A: I love how beautifully it evolves with me. Who I am. What season I'm in. Which direction I'm headed any given year – my business keeps shifting and growing right alongside me.

The services I offer. The clients I work with. The amount I travel. Even the days and hours I choose to work.
But none of that is coincidence.

It's the result of building with intention from day one – nearly 20 years ago – to ensure that my business would always support my life.

Not the other way around.

Q: What are you doing right now that you're scared of, but you're doing it anyway?

A: Launching my YouTube channel, MultiGen Magic.
I started it this past January with zero experience on the platform, no fancy setup, and no direct tie to my business – just a deep knowing that the world desperately needs this resource.

It's personal. It's raw. It's about my family, our move toward multigenerational living, and all the messy, beautiful, logistical chaos that comes with it.

I was terrified to put it out there. Still am.

But I'm building it anyway – one video, one subscriber, one honest– often hilarious– story at a time.

(If this journey speaks to you, or you're just looking for some good entertainment, come hang out: youtube.com/@multigenmagic.)

Q: What was the biggest obstacle, blind spot or roadblock you had to overcome?

A: Putting myself in rooms where I didn't feel like I belonged – yet.
Walking into spaces that scared me. Saying yes to events, masterminds, and conversations where I felt like the least accomplished person in the room.

But I did it anyway.
Because I knew those rooms held the keys to everything I wanted next.

Jesse Itzler says, "You're always one introduction away from a completely different life."

And I believe that with my whole heart.
But you don't get that one introduction unless you're willing to show up – before you feel ready.

Q: What are a few books you recommend every business owner read?

- A:**
- The Big Leap by Gay Hendricks – a must-read for anyone bumping up against their own upper limits.
 - Steal Like an Artist by Austin Kleon – for every creative who needs permission to start messy and make it their own.
 - Company of One by Paul Jarvis – especially if you're not interested in building an empire, but you do want a business that's profitable, meaningful, and sustainable.
 - And my own children's book, Anything But Ordinary– a powerful reminder for children and adults alike that everything you want most is right in front of you, if you just remember to look up.

Q: What's next for you?

- A:** Collaboration.
- I've built a business I love – but what excites me most now is co-creating with other powerhouse leaders to bring bold, meaningful projects to life.

From a high-level mastermind helping women step into the visionary role of their business and scale with strategy and soul... To Trash Talk, a bold podcast where we cut through the tired cliches and threadbare advice that dominate entrepreneurship, leadership, and personal development... To E2 for Coaches, a transformative program for coaches looking to refine their niche, elevate their brand, and build a business without the overwhelm...

Each partnership expands what's possible. But the most powerful collaborations?

They're the ones I have every month with my 1:1 clients – and I wouldn't trade those for the world.

Q: If you could go back and talk to your 25-year-old self, what would you tell yourself to do FIRST?

- A:** Stop wasting one single second worrying about what other people might think.

In business, parenting, relationships, life – the only thing that truly matters is that it feels good and fully aligned for you.

"They" don't matter.

And here's the truth: I've never met someone I'd actually take advice from who spends their time judging others anyway.

Trust yourself. That's the real flex.

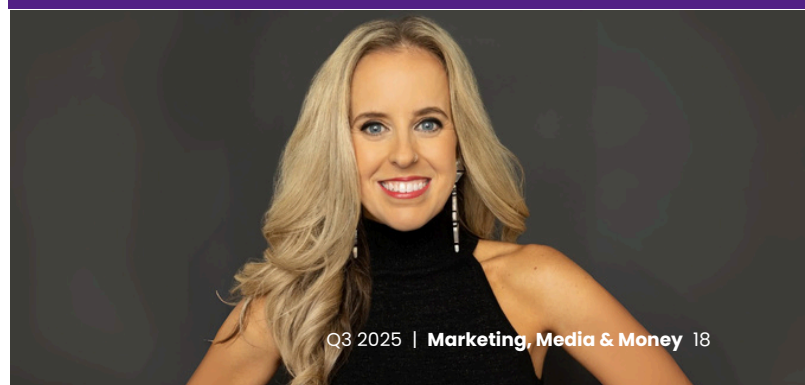
Bonus Question

Q: What's something people don't know about you that shapes the way you do business?

- A:** I've lived overseas for over a decade. I've traveled to nearly 60 countries (and counting). And it completely changed how I see people, business, and what matters.

That global lens influences everything I build – from my client approach to the content I create to how I define success.

We don't have to do business the way everyone else does. We get to build it from the ground up, in whatever language, rhythm, or culture works for us.



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content in
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~ patty farmer

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The Power of We:

Why Strategic Collaboration Is the Next Frontier of Impact (and Monetization)



Twenty years ago, I was the woman in heels climbing into a dumpster to find a cardboard box so I could quit my shiny agency job on the spot.

It wasn't rational. It wasn't strategic. But it was the first time I trusted that gut-level knowing that said, "There has to be more than this."

That moment – hot summer sun on my face, cardboard box under one arm, picture frames and a peace lily carefully packed – was my first real collaboration. Not with another person, but with a version of myself I hadn't yet become. The version who wasn't afraid to bet on herself. The version who believed that a full life and a fulfilling business didn't have to be mutually exclusive.

Since then, I've built a business that supports my life, not the other way around. I've worked with hundreds of entrepreneurs and service professionals to help them find the words they'd been struggling to say. And for a long time, I did most of it solo.

Until I didn't.

Because at a certain point, even the most capable, experienced business owners hit a ceiling. And more often than not, the way through isn't grinding harder. It's collaboration.



Why Collaboration (Still) Gets a Bad Rap

Let's be honest: collaboration has become a buzzword – and often a dreaded one. For many entrepreneurs, it conjures memories of lopsided partnerships, blurred boundaries, and shiny ideas that fizzled out fast. If you've ever found yourself picking up the slack, doing all the implementation, or watching a shared vision slowly drift off-course while one party ghosts the Google Doc... you know what I'm talking about.

Too many of us have been burned. We've said yes to partnerships that weren't aligned. We've ignored red flags because the opportunity looked sparkly on the outside. We've confused momentum with compatibility. And we've learned the hard way that not all energy is meant to mix.

The result? Caution. Skepticism. A deep-rooted belief that maybe it's just easier to go it alone.

But here's the truth:

The problem isn't collaboration. The problem is unintentional collaboration.

I've learned this the hard way and I'm not ashamed to say it.

Some of my earliest collaborations were built entirely on the fact that I liked the person. We were friends. We vibed. That seemed like enough. Spoiler: it's not.

The reality is, liking someone doesn't replace aligned work styles, shared expectations, or mutual respect. And the times I ignored red flags, hoping things would smooth out later? They didn't. They never do.

Now I live by the mantra: red flags don't turn green. I've also learned that you can't "earn" balance in a collaboration by over-functioning, doing more, cleaning up messes, hoping the other person will rise to meet you. They won't.

Collaboration is a two-way energetic exchange. It only works when both parties show up fully and honestly from the start.

Messaging + Collaboration: The Overlooked Link

Here's where most people go wrong: they collaborate before they clarify.

If your message isn't rooted, if you don't know your voice, your values, or your vision you will absolutely lose yourself in someone else's. Not maliciously. Not even obviously. But slowly. Subtly. And often in ways that feel impossible to untangle once you're in too deep.

In the same way that a confused brand message repels ideal clients, unclear self-concept repels ideal partners. Or worse, it attracts ones who mold you into something you're not.

The solution? You first. Clarity first. Voice first. Only then can a partnership truly expand your reach, not dilute it. And that's especially critical in a world where AI tools are reshaping how we create, connect, and communicate.

Right now, too many entrepreneurs are relying on AI to craft their brand message and losing their voice in the process.

AI should never be your strategy. It should be your assistant. I use it in my business, but never to generate original messaging. Instead, I use it to analyze, synthesize, summarize and to support my thinking, not replace it.

Because what your audience wants most isn't more content. It's more connection. More clarity. More you.

That's the power of aligned messaging: it acts as your compass, your anchor, your no-thank-you filter, and your yes-this-is-it green light.

So, if your message is feeling tired, templated, or like it could belong to anyone that's your cue to return to your foundation.

Who are you today, not just who you were when you built your brand? What do you want your business to feel like on your worst day not your best?

From there, you can rebuild a strategy that feels aligned, doable, and resonant. Not just visible for the sake of it, but meaningful.

(And if that feels overwhelming? That's what I do. Let's talk.)



The Alchemy of the Right Partnership

The most powerful collaborations in my business have followed one very specific formula: difference + alignment.

I don't want a carbon copy of myself. I want someone who challenges me, stretches me, brings a different set of tools to the table. But we must share values. Shared drive. Shared standards for communication and follow-through. When those foundational things are in place, the rest becomes creative alchemy.

My current collaborations reflect this perfectly. Each partner brings something I don't, a different zone of genius, a different lived experience, a different edge. But the how we work? That's in sync. That's non-negotiable.

The result? Offerings that are smarter, richer, and more scalable than anything I could've built alone. More importantly, collaborations that feel good. That energize me. That make the work more fun. They also make the work richer.

Because when you find a collaborator who brings a different background, a complementary skill set, or a fresh lens you suddenly see things differently. You see yourself differently.

It's like giving your business fresh oxygen. And that energy? It's contagious.

For me, the best collaborations feel like a mastermind on steroids, you're not just bouncing ideas, you're building something real together.

Multigen Magic: A Different Kind of Collaboration

Not all collaborations are built around profit or programs. Some are deeply personal.

When my family made the decision to embrace multigenerational living, we didn't do it for content. But the process became a story worth telling. So, I created Multigen Magic, a YouTube channel dedicated to documenting the beauty, chaos, and logistics of bringing three generations under one roof.

This is collaboration on a whole different level. You don't get to vet your family for aligned work styles. There are no formal launch meetings. There are just messy conversations, layered communication styles, and lots of trial and error.

It has taught me more about messaging than any business experience ever could. Because here's the thing: messaging is never just about what you say. It's about what's heard. About what's received. And nothing will sharpen your communication skills like trying to remodel a shared house with your parents on FaceTime.

And what it's reminded me is this: collaboration isn't about picking the "perfect" person to work with. It's about showing up with who you have - your people, your family, your reality and deciding how to make something extraordinary out of it. You don't get to fire your parents or "pivot" your child.

You do get to build something rooted in real connection, honest communication, and mutual commitment.

And if that isn't the highest-stakes collaboration there is, I don't know what is.

From Solo to Strategic

Every business owner starts solo. And that season matters. It teaches you what you stand for. What kind of work energizes you. What kinds of people drain you. What patterns you tend to repeat.

Skipping that season means missing the clarity that makes powerful partnerships possible.

But when the time is right? When you know your voice, your mission, and your ideal lane?

Collaboration isn't a risk. It's a multiplier.

What It Looks Like Now

Right now, I'm in the most collaborative season of my career. I'm co-creating a high-level mastermind for women ready to scale their business through messaging and monetization. I'm hosting a podcast that gives voice to the thoughts so many women in business have, but rarely say aloud. I'm working alongside fellow creatives to launch products and programs that feel deeply aligned.

And of course, I'm still doing the work I love most: partnering with clients 1:1 to build brands and strategies that feel like home. Because those collaborations? They're the heartbeat of my business. And I wouldn't trade them for anything.

Ready to Expand Your Impact?

Whether it's scaling your current business, reconnecting with your voice, or finally launching that personal project you can't stop thinking about, you don't have to do it alone.

Sometimes the most powerful thing you can do is say, I have an idea... want to build it with me? If that vision lights something up in you, if you're a mission-driven business owner, a values-aligned creator, a scrappy strategist or a storytelling nerd I want to hear from you.

I'm always looking for the next magical collaborator. Whether that's as a client, a co-creator, a strategic partner, or something that doesn't even have a name yet... if the spark is there, let's explore it. Email me, DM me, send me a carrier pigeon.

If you're looking for something structured but powerful to kickstart that shift? Check out my latest collaborative, invite-only, collab with the incredible Patty Farmer, A 30-Day Mini Money Mind that is a curated, fast-moving container for female entrepreneurs ready to test, monetize, and build momentum on their next big idea. The first cohort is forming now.

And if you're curious about how collaboration plays out beyond business, how it looks when it's messy, honest, and deeply human - come find me on YouTube at Multigen Magic.

The house is a work in progress. So is the story.

But the message? It's loud and clear:

We get to build the life, the business, and the legacy we actually want. Together.

About the Author

Erin Thomas is the internationally recognized founder of Erin Thomas Communications. A sought-after messaging strategist, she partners with coaches, business leaders, and speakers around the world to break through the noise and craft messaging that's anything but ordinary. Bold, unconventional, and always results-driven, Erin's approach helps clients not just get seen - but get remembered, respected, and profitable.

Known for her sharp strategic eye and storytelling brilliance, Erin doesn't just help people find the right words - she helps them turn those words into momentum. Into marketing that resonates. Into visibility that actually converts. Because in a crowded world, playing it safe is the fastest way to disappear.

Erin is also a bestselling children's book author and the creator of Multigen Magic, a YouTube channel documenting her family's real-life journey into multigenerational living. After more than 10 years living in Europe, she has recently returned to Charleston, SC, with her husband, daughter, and two opinionated cats who (she admits) probably run the household.

Erinthomascommunications.com



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To create massive growth in your business, get clear on your why, know the value you bring to the marketplace, and stop bargaining on price.

~ patty farmer

9 Simple Reasons to Use Substack *(And a Few Bonus Ones You'll Love)*



If you're looking for a powerful, easy-to-use platform to share your writing, podcast, or videos and maybe make a few bucks while you're at it, look no further than Substack. Whether you're a content creator, coach, consultant, speaker, or side hustler with something to say, Substack makes it super simple to show up and start building an audience that cares about your work.

I've been publishing content for a long time, and I've played with just about every platform under the sun. I can honestly say that Substack is the most creator-friendly tool I've used in a long time. So, let me break it down for you.



Here are **9 simple reasons to use Substack**, plus a few bonus features that make it a no-brainer.

1. Easy to Sign Up and Set Up

Let's start with the basics. Head over to Substack.com, create an account, choose a name for your publication, and claim your custom URL. That's it. You don't need to be a tech wizard. In less than five minutes, you can have your own personal publishing platform ready to go.

There's no messing with plug-ins, themes, hosting, or trying to decipher what the heck "DNS records" are. Substack handles all that. You just write (or talk), hit publish, and go.

2. Add a Signup Form to Your Website Easily

Already have a website? Great! Substack lets you easily embed a signup form so your readers can join your newsletter directly from your site. That means you're not starting from scratch—you're adding value to your existing brand and expanding your reach.

If you're speaking on stage, podcasting, or being interviewed, you can also send people directly to your Substack with a clean, branded URL like PhilGerbyshak.Substack.com (or your custom one—more on that below!).

3. Subscription Options via App or Email

Not everyone wants to read content in their email inbox. Some people love apps. With Substack, your subscribers can choose what works for them—either read your stuff in their inbox or inside the clean, easy-to-use Substack app, which basically makes it feel like you have your own app. It's your community, your content, and your voice—all in one place.

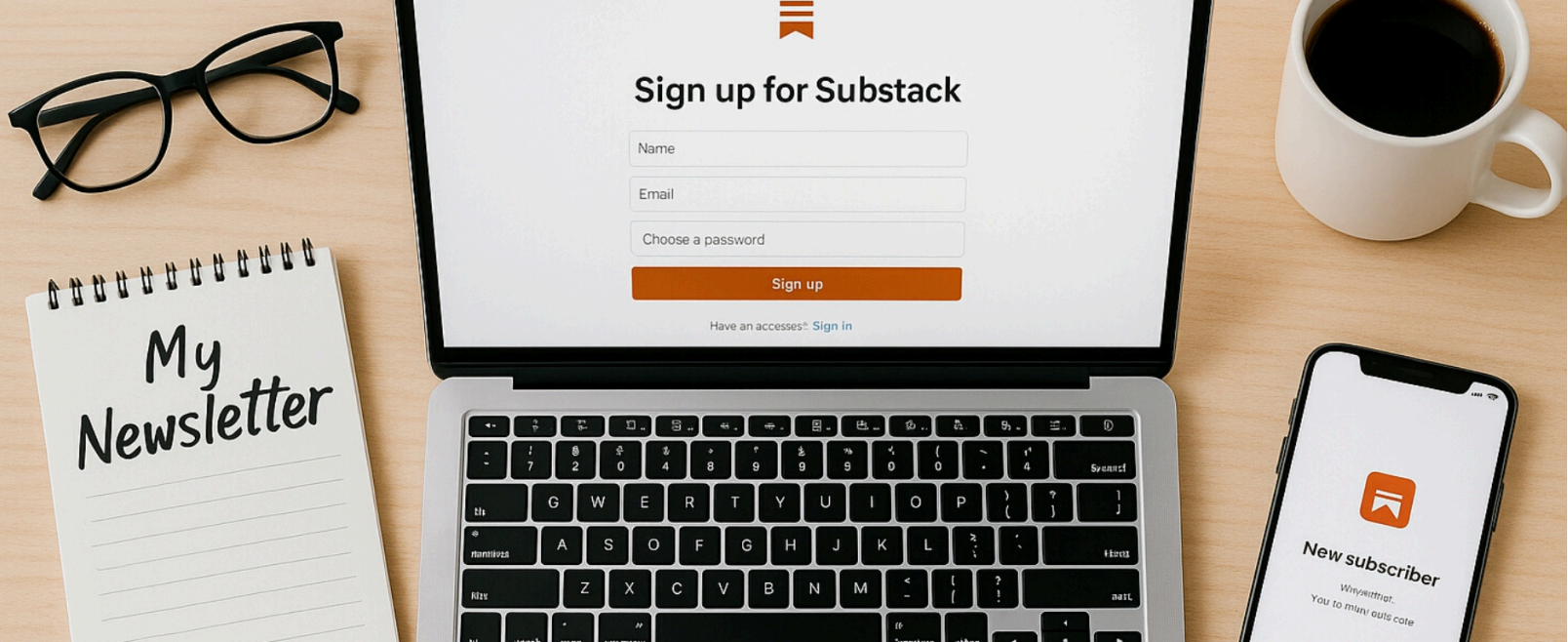
4. Export Your Email Subscriber Info Anytime

Unlike social media platforms that keep your audience behind a digital velvet rope, Substack lets you **own your email list**. You can export your subscribers' info anytime and use it to send emails through another service or platform.

This is massive. Your audience belongs to you. Substack is just the bridge between you and the people who believe in your work.

5. Automatic Article Delivery to Subscribers

Want every article to be emailed to your subscribers automatically? Done. Prefer to keep some posts web-only, like a traditional blog? Easy. You're in control of what gets sent and what stays on your site. Set it and forget it—or be strategic. Your call.



6. Schedule Posts, Podcasts, and Videos

Busy week ahead? No problem. Substack lets you **schedule your posts**—whether they're articles, audio episodes, or video updates—so your content hits inboxes or feeds when you want it to. This is a game-changer if you're batching content or running a launch campaign. It helps you stay consistent, which builds trust with your audience.

7. Use Notes for Bite-Sized Thoughts

Think of Notes like Substack's version of Twitter, but without the trolls. You can share shorter content—behind-the-scenes updates, hot takes, questions for your readers, or a teaser for your next post. Use it to test ideas, shout out your fans, or just stay top-of-mind in between big content drops.

8. Direct Message Your Subscribers and Peers

Substack's built-in messaging lets you send direct messages to anyone on the platform—and they can DM you back. This opens the door for real relationship-building, collaboration, or just saying thanks to someone who shouted out your work.

It's like email, but more personal—and way less noisy.

9. Built-In Chat for Community Engagement

Want to go deeper with your audience? Turn on Chat inside Substack and start real-time conversations with your subscribers. You can make it open to all or just for your paid subscribers, which gives you a private, meaningful space to engage your biggest fans.

It's a little like Slack or Discord, but without needing a separate platform. One login. One home base.

Bonus:

Substack's Advanced Features

If the 9 reasons above aren't enough, here are a few more perks that make Substack the Swiss Army knife of creator tools:

Use Your Own Domain

For a one-time \$50 fee, you can connect your own domain or subdomain to Substack. Want to make Substack your main site like TimelessTimely.com? Go for it. Want to keep your blog under something like blog.yourdomain.com like [Jia Jiang's site](https://JiaJiang.com)? Easy.

Host Your Podcast (for Free!)

Yep, you can publish and distribute a full podcast through Substack—for free. Upload your episode, write some show notes, and Substack takes care of sending it to all the big podcast platforms like Apple Podcasts and Spotify. Plus, it will automatically transcribe your episode, which you can edit or turn off. I even use that transcript to write my show notes!

Here's what it looks like in action: [HappyAF Podcast on Substack](https://HappyAFPodcast.com)

Go Live with Video or Audio

Substack now supports live audio and video, either natively or through platforms like StreamYard and Restream. This is a huge win if you do live Q&As, coaching, or want to create deeper experiences for your audience without bouncing them around the web.



Offer Paid Subscriptions

Last but definitely not least, Substack lets you create paid subscriber tiers: monthly, annual, or founding (one-time support). You can give your biggest fans early access, exclusive content, behind-the-scenes looks, or one-on-one time. If you've ever wanted to monetize your expertise or creativity, this is one of the most authentic ways to do it.

Final Thoughts: Substack Is More Than a Newsletter—It's a Movement

What makes Substack so powerful is that it puts creators first. You don't need to master algorithms, buy ads, or chase followers. You just show up consistently, serve your audience, and let the platform do the heavy lifting.

Whether you're building a business, a brand, or a movement, Substack gives you the tools to connect, grow, and thrive—without the noise, distraction, or gatekeeping of social media. So if you've got something to say, now's the time to say it.

**Your voice matters.
Your story matters.**

And with Substack, sharing it has never been easier.

About the Author

Phil Gerbyshak is The Happiness Instigator, a keynote speaker, consultant, podcaster, and content creator who helps people be more productive, less burned out, and happier at work and in life. Subscribe to his latest insights at...

TheHappinessPractices.com





#MarketingTip

Leverage the power of storytelling in your marketing campaigns to create emotional connections that turn casual visitors into loyal customers.

~ patty farmer

The Power of Three:

Redefining Retirement and Reclaiming Control Over Your Wealth



When we first started Compass Financial, we didn't set out to be different. We simply knew that the traditional approach to wealth management, one that often leaves people feeling like a transaction rather than a person, wasn't good enough.

If you're a successful entrepreneur or professional, you already know that wealth doesn't happen by accident. It's built through decades of hard work, sacrifice, and smart decisions. Yet too many people, especially high earners, get to retirement and realize they've handed over control of their financial future without even realizing it to the IRS, Wall Street, or outdated rules that no longer serve them."

We've seen this firsthand. And it's exactly why we created a boutique advisory firm dedicated to helping you stay in the driver's seat, so your money supports your vision for life, not the other way around.

From Family Business to Innovative Firm

Ours is a family story, one that spans generations, coasts, and a lot of late-night conversations about what it means to truly serve people.

Karen began her career over 45 years ago, sitting at kitchen tables with couples determined to retire well. When I was just 11, I announced I would someday be my mom's business partner. Years later, after college, consulting, and eventually settling in Charleston, that vision came full circle.

Of course, the path wasn't linear. My move to Germany in 2020 could have been the moment our dream unraveled. Instead, it forced us to reimagine what financial guidance could look like: modern, streamlined, deeply personal, and accessible from anywhere in the world.

That commitment to evolve has allowed us to serve clients with \$2–10 million in assets across the country, while never losing sight of our core belief: your wealth should reflect your purpose, your values, and your legacy.

Why the Old Rules No Longer Apply

It's easy to think that if you've done everything "right", saved diligently, contributed to retirement accounts, played by the rules, your future is secure. But here's the truth most advisors won't say out loud:

Traditional retirement planning is broken.

Tax laws are shifting faster than ever. Inflation is unpredictable. Market volatility can wipe out years of progress in a single quarter. And the conventional wisdom of relying solely on a 401(k) and Social Security is often a recipe for paying more tax than necessary or worse, outliving your money.

We've seen successful families lose up to 40% of their retirement savings to taxes they didn't plan for. Not because they were reckless. But because no one showed them how to think differently.

And that is why we created

The Power of Three.

The Power of Three: A Modern Approach for Savvy Retirees

The Power of Three is our signature framework that helps you build a retirement strategy as dynamic as you are.

Here's how it works:

Guaranteed Income: Instead of crossing your fingers that market withdrawals will cover your lifestyle, we show you how to create streams of predictable income that pay your essential expenses for life, no matter what happens in the market.

Tax-Free and Liquid Assets: This is the piece most people miss. We use tools like Roth conversions and cash value life insurance to build reserves you can access without big tax bills. Whether you need funds for healthcare, travel, or a big family gift, you deserve options without penalties.

Market Participation: Yes, you still need growth. But growth doesn't mean gambling. We position a portion of your wealth for growth, so you don't just keep up with inflation, you stay ahead of it. I'll never forget our client Kelly, she came to us after selling her business. Kelly had built a multi-million-dollar nest egg but felt paralyzed by the thought of watching it disappear to taxes and market swings. Together, we restructured her holdings, shifting part of her assets into a guaranteed income annuity and converting some IRAs to Roth accounts over five years, creating a tax-free fund that saved her 1.2 million dollars in "optional tax". Plus, her money in the market is now positioned for true growth, no matter the rollercoaster.

Today, Kelly no longer worries about running out of money or whether she'll be a burden on her kids. Instead, she's traveling, volunteering, and living the life she always envisioned.



The Hidden Cost of Doing Nothing

It's tempting to delay these conversations. Assuming your CPA, attorney, or big-box financial advisor is handling it. But if there's one thing I wish everyone knew, it's this:

Doing nothing is *still* making a choice.

It's choosing to let the IRS decide how much of your legacy you get to keep.
It's choosing to let Wall Street dictate your lifestyle.
It's choosing to trust a system that simply doesn't fit modern wealth.

That's not meant to scare you. It's meant to empower you. Because you don't have to settle for uncertainty.

A Relationship-First Firm for Relationship-Driven People

When people ask us what makes Compass Financial different, this is it: we build real relationships. We take time to learn your story, what matters to you, and what kind of legacy you want to leave behind.

We believe in sitting beside you, virtually or across the table, and building a strategy that feels right in your gut, and your heart. Because to us, you're never just an account number. You're a person with dreams, a family with a story, and a legacy worth protecting.

Ready to Rethink What's Possible?

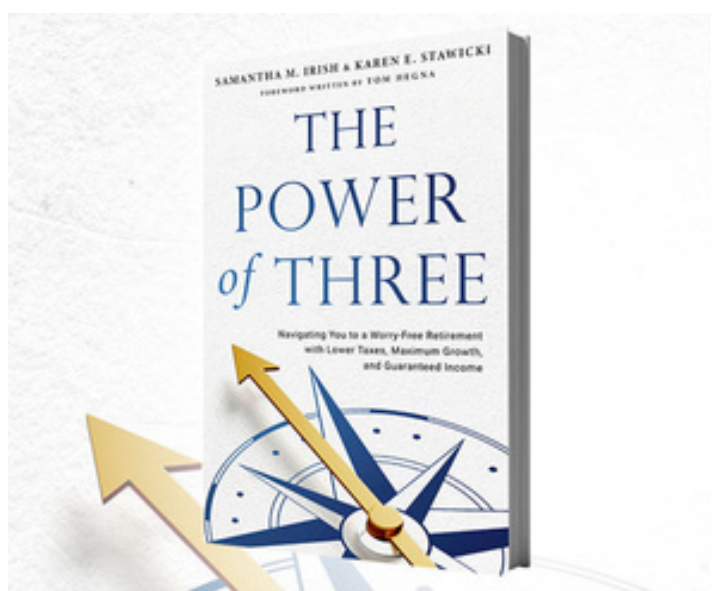
If you're reading this and thinking, "maybe there's more I could be doing", that's your intuition talking. Want to learn how The Power of Three could transform your retirement?

Curious if you're on track to pay more tax than you should?

Ready to finally feel confident your wealth is working for you?

Let's talk.

Visit www.NavigateYourWealth.com to schedule your complimentary consultation. Because wealth isn't just about numbers. It's about the freedom to live life on your terms and leave a legacy you're proud of.



About the Author

Samantha Irish is a Partner at Compass Financial and co-host of Navigate Your Wealth. As a Generational Wealth Specialist, she helps successful women, high-net-worth families, and business owners design tax-efficient retirement strategies aligned with their values, lifestyle, and legacy. With a background in communications and consulting, clients turn to Sam for guidance that is personal, proactive, and purpose-driven.

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