

Marketing, Media & Money

Magazine

Q4 2025

Think First.

How to Use AI Without
Losing Your Voice

Messaging
Trash That's
Costing You
Profit

*Not Just Numbers:
Assigning Every
Dollar a Job Description*

Timeless vs. Trendy:
How to Design a Brand &
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*Good Leaders are Great
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Framework for Generational Wealth

A Special Message from the Publisher



Dear Readers,

Welcome to the Q4 edition of *Marketing, Media & Money Magazine* — where strategy meets soul and smart decisions drive results.

As we enter the final stretch of the year, we know it's not just about finishing strong, it's about laying a foundation for momentum that carries into 2026. That's why this issue is focused on helping you lead with intention, communicate with clarity, and make every dollar and decision count.

We've curated this edition to spotlight what's working now in marketing, media, money, and leadership while keeping your voice, values, and vision at the forefront. In this issue, we explore how to leverage AI without sacrificing authenticity, master brand messaging that drives profit (not confusion), and elevate your networking game to unlock extraordinary business opportunities.

Whether you're leading a team, growing a brand, or refining your systems for scale, the thought leadership in these pages will challenge your thinking and sharpen your strategy.

With a growing community of over a quarter of a million subscribers, *Marketing, Media & Money Magazine* is proud to be your go-to resource for what's **NEW, NOW & NEXT** to grow your business. You'll walk away from this issue with fresh frameworks and timely insights to help you think more clearly, lead more effectively, and make better decisions — in business and beyond.

Inside this issue, you'll gain insight into:

- How to use AI without losing your unique brand voice
- The framework that makes wealth-building simpler and smarter
- Messaging mistakes that are costing you profit — and how to fix them
- How to become a more influential, effective communicator and leader
- Timeless vs trendy: how to balance brand evolution with lasting impact
- Why networking (done right) is still your most powerful growth strategy

As we turn the page into a new year, this issue is your invitation to pause, reflect, and re-align. Let it be your guide to stepping into the next season of your business with clarity, courage, and confidence. Here's to finishing the year on purpose and on fire. Please don't hesitate to reach out, I read and answer every email, text, and message. I would love to hear what strategy you are going to implement first.

With purpose and perspective,

patty farmer

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



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Think First.

How to Use AI Without Losing Your Voice

by patty farmer

Let's be honest: it's easy to let AI do the heavy lifting.

When you've got a million things on your plate (client work, content, marketing, offers, events) tools like ChatGPT can feel like the ultimate shortcut. But there's a fine line between *leveraging* AI and *outsourcing your thinking*. And most people don't realize they've crossed that line until their message starts sounding like everyone else's.

As a marketing & media strategist, speaker, podcast host and magazine publisher who's guided thousands of women in business, I've seen this firsthand. Brilliant women with deep experience and powerful perspectives, handing over their content and voice to an algorithm because "it's faster."

Here's the truth: AI can absolutely support your work. But if you skip the part where *you think*, you start to lose the very thing that makes your message resonate.

So let's talk about how to stay sharp in an AI-enabled world without outsourcing the parts of your work that actually make you excellent.

Start With Your Own Brainpower

SI always tell my clients: clarity comes from action, not automation.

When you sit down to write, plan, brainstorm, or problem-solve, the first thing you need isn't a prompt. It's a pause. Open a blank document or journal and ask yourself:

- What's the outcome I want?
- Who am I talking to?
- What do I already know that could solve this problem?

This isn't just about content; it's about building your capacity to *think clearly*.

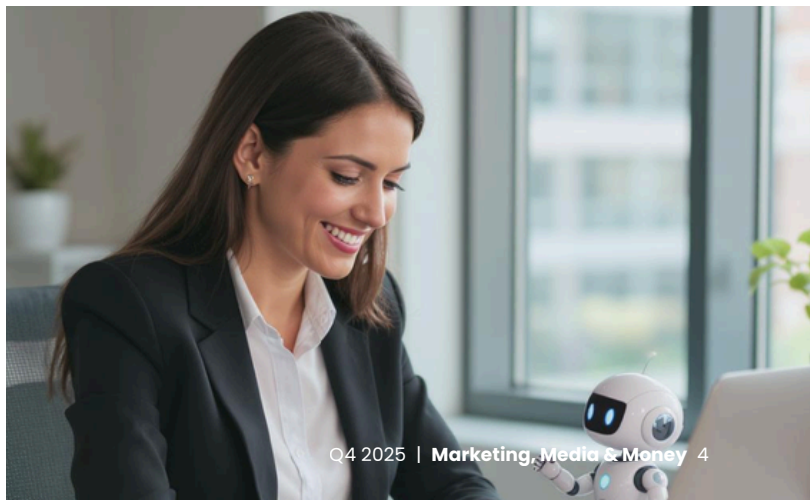
Too many people skip the friction and go straight to ChatGPT because they think it'll be faster. But that messy part? That's where the insight lives. That's where your perspective (the one you've earned through experience) starts to shine through.

When I write, I'll often brain-dump first. No filters, no structure. Just me, getting my thoughts out.

And yes, sometimes it's chaotic. But it's *my* chaos, not a script someone else wrote.

Once I've gotten my raw ideas down, *then* I'll bring in AI. I might ask it to organize, refine, or punch up a few sections. But I've already done the heavy lifting of deciding what I believe and why it matters.

That's the key. You're not asking AI to think for you. You're asking it to help you say what you already believe more clearly, more strategically, and more efficiently.



Use AI to Collaborate, Not to Take Over

The way I see it, there are two kinds of users: shortcut-seekers and strategic partners.

Shortcut-seekers ask things like:

- "Write me a sales page."
- "Give me 20 ideas for reels."
- "Summarize this in my voice."

And while there's nothing wrong with wanting to save time, when you skip the foundational thinking, your message becomes diluted, and your audience can feel it.

Strategic partners, on the other hand, use AI to *refine* their ideas, not generate them from scratch.

For example, let's say I'm building a new program. Before I go anywhere near AI, I'm thinking:

- Who is this for?
- What transformation am I helping them create?
- What do I want them to feel and do?

Once I've outlined that, *then* I'll use AI to help test the language, brainstorm content formats, or tighten my copy.

Here's how I frame it:

- "Here's a rough version of my offer description. Where's it unclear?"
- "What might a time-strapped business owner push back on in this messaging?"
- "I want this post to inspire action, not just likes. How could I end it stronger?"

This collaborative energy is where AI truly shines. It's not a vending machine; it's a partner in the process. But only if you lead.

Stay Engaged, Ask Better Questions

Think about the smartest conversations you've had with clients, peers, or mentors.

They probably didn't happen in one question, one answer. They evolved. You clarified. You asked for follow-ups. You challenged assumptions. That's how real learning happens, through dialogue.

That's exactly how we should treat AI. Too many people treat AI like a Google search: Ask. Receive. Copy. Done.

But when you do that, you get surface-level responses that *sound fine* but don't move the needle.

Instead, go deeper.

If AI gives you five ideas, ask:

"Which of these feels overdone in my industry?"

"What's the contrarian take on this?"

"Where could this message fall flat with my audience?"

By engaging in this back-and-forth, you're doing two things:

1. Sharpening your thinking. You're no longer accepting the first answer, you're stress-testing ideas like a true strategist.

2. Training your brain. The more you engage in this kind of dialogic thinking, the more it becomes your default mode. You start asking better questions, not just of AI, but of yourself, your team, your clients.

And here's the ripple effect: when you think more strategically, you show up more strategically on podcasts, in rooms, in sales conversations, and on social media.

Reflect. Don't Just Copy + Paste

This is the part most people skip, and it's the part that makes the biggest difference. Just because AI generated something that "sounds good" doesn't mean it *feels* aligned.



Before you hit publish, pause and ask:

- Does this sound like me?
- Would I say this out loud?
- Is this what my audience needs, or just what's trendy?

Sometimes I'll read a paragraph back and think, *"This is technically accurate, but emotionally flat."* That's my cue to rephrase it in my own words.

Other times, I'll voice-record myself explaining the concept to a friend or client, and then transcribe that. Nine times out of ten, it's more authentic, more specific, and more powerful than what AI gave me.

Because here's the truth: your lived experience, your values, and your voice can't be replicated by a robot. They're the result of decades of learning, failing, growing, and serving.

If AI gives you the frame, you bring the color. And that's what makes content feel human.

Use the Tool, Don't Let It Use You

I'm not anti-AI. Far from it.

I use it to brainstorm, refine, format, and even spark inspiration when I'm stuck. But I use it *with intention*.

The key difference? I don't expect it to replace me. Because AI doesn't know your client like you do.

It's never been in the room with women navigating real challenges and real growth. It can't write words that truly resonate that make someone feel seen, understood, and ready to take the next step. And it won't recognize the internal blocks your client didn't even know they had.

Only you know that. And that's what makes your work powerful.

So use AI but don't give it the wheel. Use it like a strategist, not a shortcut addict. Ask better questions. Reclaim your voice. Reflect deeply. And most importantly: *start with your own thinking*.

Because the most valuable thing you bring to the table isn't your efficiency. It's your wisdom.

There's nothing wrong with using AI. In fact, I use it all the time to brainstorm, simplify, systematize, or pressure-test my ideas. But I use it with boundaries. I use it with discernment. And most of all, I use it to support my thinking, not replace it. Because the heart of your business isn't your deliverables. It's your discernment.

It's how you connect dots, ask better questions, navigate nuance, and communicate with clarity. It's how you show up with experience, empathy, and intentionality.

AI can help you say things faster. But only you can decide what's worth saying. So think first. Then prompt. Lead first. Then refine.

Start with the expertise only you bring, and let the tools follow your lead.

Try this:

Open a blank doc. No prompt. No AI. Just your own thoughts.

Write down one idea you've been meaning to share (a story, a strategy, a belief).

Get it out first, then refine it later. That's where the clarity lives. That's where your voice gets stronger. Because your message? It's still yours to tell. And the world doesn't need another perfect output. It needs *your* perspective, clear, bold, and unmistakably you.



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Timeless vs. Trendy:

How to Design a Brand & Website That Lasts!

Trends come and go, but a strong brand is built to last. In a world where design styles evolve overnight and digital platforms are always changing; it can be tempting to chase what's "in" right now. But great brands don't just follow trends, they **set the tone, stay true to their essence, and evolve with purpose.**

I am going to share with you how to balance freshness with longevity, ensuring your brand and website feel relevant now and continue to reflect your value and vision as you grow.



1. What Makes a Brand Timeless?

A timeless brand isn't boring... it's **strategic, consistent, and intentional.** It reflects your mission, speaks to your audience, and stands strong even as trends shift.

Timeless brands have:

- ✓ **A clear visual identity** rooted in meaning, not aesthetics alone
 - ✓ **Consistency** across all platforms
 - ✓ **Design principles** like simplicity, alignment, and emotional clarity
 - ✓ **Room to grow and evolve** without needing to completely rebrand every few years
- Think of brands like Apple or Chanel, (both up there in favorite brands) they've modernized their look over time, but their core identity has remained intact.

2. How Trendy Design Can Undermine Your Brand

Trendy design might feel fresh today, but it often lacks staying power. When used carelessly, it can actually weaken your brand by:

- Making you blend in rather than stand out
- Leading to a disjointed brand experience as styles shift causing confusion on what your brand is
- Requiring frequent overhauls to "keep up," which is time-consuming and costly

Trends can be inspiring, but when you lean on them too heavily, you risk losing the unique qualities that make your brand yours.

3. How to Infuse Freshness Without Losing Your Core

Here's the good news: You don't have to avoid trends completely. The key is to **use them with intention**, allowing your brand to evolve without straying from its foundation.

Here's how:

- **Start with strategy:** Know who you are and who you're speaking to. This is your anchor. (For a deeper dive into strategy, check back to the 2025 Q1 editions of *Marketing, Media & Money*, for my article "The Art & Strategy of Branding and Web Design: Creating a Brand That Works for You")
- **Update with purpose:** Refresh color accents, add modern font pairings, or revise layouts to enhance, not overhaul, your look.
- **Test in small doses:** Use trends in seasonal campaigns, promotional materials, or social content, while keeping your core brand identity consistent.
- **Design with flexibility:** Choose branding elements (like submarks, patterns, and accent colors) that allow for small evolutions over time.

At **On Brand Designs**, I help clients design brands and websites that are both future-proof and flexible. We start with the foundation and then layer in modern touches that reflect who they are today, without erasing the journey they've already built.

4. Future-Proofing Your Website Design

Your website is often the first place your audience interacts with your brand, so it needs to grow with you. Here's how to design it for longevity:

✓ **Choose clean, flexible layouts** that can adapt to future content

✓ **Avoid overly stylized trends** (like neon gradients, ultra-minimal nav, or experimental scrolling) that can date your site quickly

✓ **Use a modular design approach**, sections that can be rearranged, updated, or expanded as your services evolve. For example the hierarchy of an about section could change to follow conversion trends and user experience so being able to move up or down easily is always on trend!

✓ **Keep the tech simple and scalable**, opt for user-friendly platforms and avoid overcomplicating your backend

Just like your brand, your website should evolve gracefully, not constantly chase the latest fads.

5. Real-Life Example: A Balanced Brand Evolution

One of my favorite recent projects was refreshing the **M3 Creative Marketing** brand and then applying that new identity to a redesigned website. The content didn't change (too much) but the visuals were elevated to reflect a clearer, more aligned brand story.

We used **deep teals, purples, and gold accents**, colors with both personality and polish. The typography and layout are modern, but grounded. The result? A site that feels fresh, elegant, and built to last.

And because the design was rooted in Patty's long-term vision, the website will continue to grow with her, without needing another full redesign next year.

Design for the Long Game

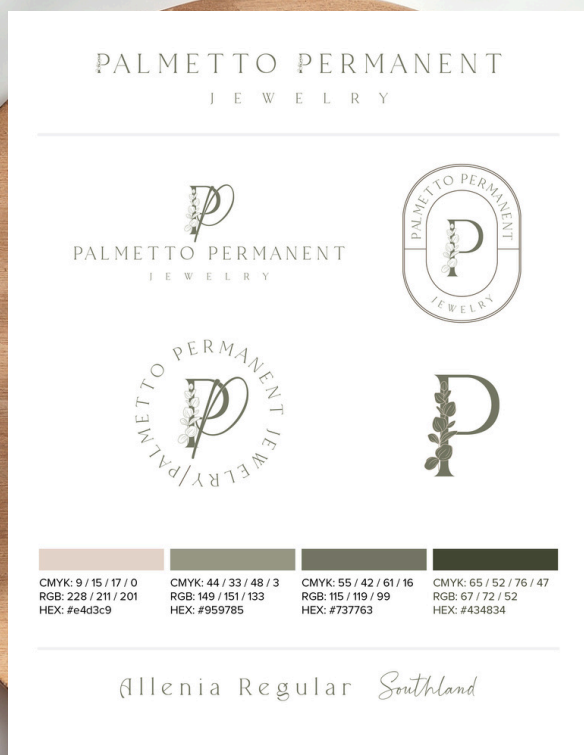
A brand or website that stands the test of time doesn't ignore what's current, it knows how to use what's relevant without sacrificing what's real. When your design is rooted in clarity, strategy, and emotion, it naturally adapts with you. Your brand should feel as powerful tomorrow as it does today.

If your visuals no longer reflect who you are or where you're going, it might be time to refresh, with intention. Not just to follow a trend, but to strengthen your foundation and grow forward with confidence, while keeping you "ON BRAND".

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,

As we wrap up this year of **Marketing, Media & Money Magazine**, I've found myself reflecting on what an incredible honor it has been to serve as the official sponsor throughout 2025.

Each issue has given me a chance to share my perspective on branding, web design, AI integration, and most recently, podcasting. And with this final issue of the year, I'm proud to contribute part four in my branding series with an article titled Timeless vs Trendy: How to Design a Brand and Website That Lasts.

This topic feels like the perfect note to end the year on. In a fast moving digital world, creating a brand that holds its value and remains relevant is both an art and a strategy. My hope is that this piece helps business owners find clarity and confidence in how they show up visually and digitally.

Being part of this magazine has been more than just contributing content. It has been about showing up for a community of entrepreneurs who care deeply about growth, connection, and leading with purpose. It has been an opportunity to share what I've learned while continuing to learn from the incredible voices featured alongside me.

I want to give a heartfelt thank you to **Patty Farmer** for creating such a dynamic platform and for the opportunity to be a part of it. I've loved every moment of contributing and look forward to hopefully sharing even more in the future.

If any part of what I've shared this year has helped you think differently about branding, websites, AI, or the creative side of business, then I've done what I set out to do.

Here's to what comes next.

Stay On Brand!

Kim Russo

**CEO & Award-Winning Designer,
On Brand Designs**



Timeless vs. Trendy: The Complete Branding Roadmap



Master every stage of branding with **The Ultimate Branding Roadmap**. Learn how to craft a design strategy, build a solid brand foundation, stage your visual identity, and showcase your brand with confidence.



GRAB THE GUIDE



Hey, I'm Kim!

I am an award-winning brand designer, 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 Girls...

Samantha Irish & Karen Stanwicki

Q: What does success mean to you?

A: For us, success isn't about numbers in an account. It's about clarity and peace of mind. When a client tells us, "I finally feel in control of my money instead of the other way around," that's success. It's knowing that you've built a plan that gives you confidence today and options tomorrow.

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

A: Sam: Pay yourself first. It's so tempting to pour everything back into your business, but the truth is, your business is not your retirement plan. Build wealth outside of it. Even if it's small to start, consistency is key. That way, when you exit, you're not depending on one "maybe" to fund your future.

Karen: Learn everything you can about Cash Value Life Insurance, because it solves all problems. That's why we love this vehicle.

It's not just a safety net. It's your:
Liquidity bucket (accessible funds when you need them)

Protection bucket (security for your family and business)

Exit strategy bucket (a way to create tax-free income in retirement)

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

A: Sam: My "ah ha" wasn't one moment; it was watching families lose options because they waited too long to plan. We started Compass Financial to change that. I realized I could give people more than financial strategies. I could give them confidence, control, and the ability to live and leave a meaningful legacy.

Karen: I realized that I had a unique ability to make the intangible, tangible. My love of story telling, and picture drawing (just ask my clients) helped to make these overwhelming and complicated financial options simple to understand. The "big box" financial firms all use complex financial jargon that keeps them in control. When I built a boutique wealth firm, it was about putting the control back in the clients hands.



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: Sam: Adaptability is everything. The world changes fast. Tax laws shift, markets move, and technology disrupts entire industries. Successful business owners don't just react; they plan ahead. In finances, that means stress-testing your strategy so you're ready no matter what comes.

Karen: Everyone has a plan, most of them are based on hope. You hope the market cooperates, you hope you don't die too soon, you hope you don't become sick, you hope no one sues you, you hope your business thrives... but at the end of the day, destiny controls the actual outcomes. Business owners need to put a safety net in place, so that the plan works in all situations, not just the one you hoped for. This applies to your business, but also your finances.

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

A: Our "why" is legacy. Not just the wealth people leave behind, but the impact they make while they're living. We think about families we serve. When a spouse passes, or a business is sold, or a child inherits wealth, we know our work gives them clarity instead of chaos. That's what keeps me going.

Our "why" is also about our own legacy. Karen continues to work the business because she is leaving a legacy for Sam, initially, growing it and working it together, but ultimately for her to take over. Sam's reason is to continue the legacy for her girls. Not that they have to join the financial business, but so they can continue to watch their mom and Babci (grandma) work so hard in a business that she loves, transforming people's lives.

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

A: Sam: I'd love to sit down with Sara Blakely, the founder of Spanx. Not just because she built a billion-dollar company from scratch, but because she did it by staying true to her values and thinking differently. She didn't let conventional wisdom stop her, and that's the same mindset I want for every client we work with.

Q: What keeps you awake at night?

A: Sam: Honestly? Knowing there are strategies out there that allow people to pay far less taxes than the government leads them to believe they must pay. The amount of money that will be kept from their families is criminal. The thought of families who don't even know they're at risk of paying "optional taxes" which are taxes they don't have to pay, but will, if they follow the government's default rules. It bothers me because I know with the right strategy, they could keep more of what they've worked for and pass on more to the people and causes they care about.



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

A:

Karen: That busyness doesn't equal progress. I used to think if I was working harder, I was moving forward. But in both life and finances, it's not about doing more; it's about doing what matters most, consistently.

A perfect example of this is asking your dollar to do too many jobs. Think about it, if your money is invested in the market, you are asking it to grow, but when you retire, you think you can leave the money there and now ask it to give you the income you need monthly. Then, if there is an emergency (or an opportunity) you are also hoping that it is liquid, and the market isn't down. This strategy puts a strain on your dollar, and actually prevents it from performing. Sadly, this is the advice that most financial advisors continue to advocate.

Instead, we give our client's money job descriptions. Each dollar is tasked with one job: To provide income, to be liquid and to grow. When every dollar is only asked to perform one job, and it does it consistently, it allows that dollar to perform at its optimum. That specialization of function is the key to The Power of Three. It is crucial to the success of your money, but the strategy applies to business too – don't work harder, work smarter.

Q: When it comes to wealth and retirement planning, how important is timing—and what happens when business owners delay taking action?

A: **Sam:** You've heard the phrase: "The best time to start was yesterday, the next best time is today." That's especially true when it comes to planning for retirement.

Here's how life often looks:

20s: You just got the job – retirement feels forever away.

30s: Get the house, get the spouse, get the kids.

40s: Keep the house, keep the spouse, keep up with the kids.

50s: Wait... retirement is just around the corner?!

It's not negligence... it's life. But when you delay planning, you shorten your window of opportunity, and the cost is massive.

Think of how money doubles: 2→4, 4→8, 8→16. Now imagine that with a few zeroes. \$800,000 becomes \$1.6 million. \$1.6M doubles to \$3.2M. Waiting doesn't just cost you the small jumps – it costs you the big leaps.

The longer you wait, the fewer choices you have. And you didn't become successful by letting someone else control your choices, right?



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

A: Karen: Thinking I had to have all the answers myself. The truth is, collaboration is where the magic happens. That's why our Power of Three framework resonates. It's not about one product or one person, it's about balance. Once I embraced that, both my business and my clients' results grew stronger.

Q: Generational wealth is often reduced to just dollars and inheritance. At Compass Financial, you take a different approach. How do you define it, and why does it matter for the families you serve?

A: Karen: You've probably heard the saying: "If I only knew then, what I know now..." Well... I do, and I can.

At Compass Financial, with 45+ years of experience, that's exactly the gift we get to give our clients — the wisdom of experience. When most people ask, "Where should I put my money?" they're thinking stocks, real estate, maybe even cryptocurrency. But that's not the right question. It's not what you buy, it's where you position it.

Sam: My passion as a Generational Wealth Specialist is to help the next generation ask better questions now, so they don't arrive at retirement saying, "What the heck have I done?"

Because when you transition from the accumulation phase (where you are now) to the distribution phase (where you want to be), the way you've positioned your dollars will determine whether you have clarity, control, and options... or stress, risk, and regret.

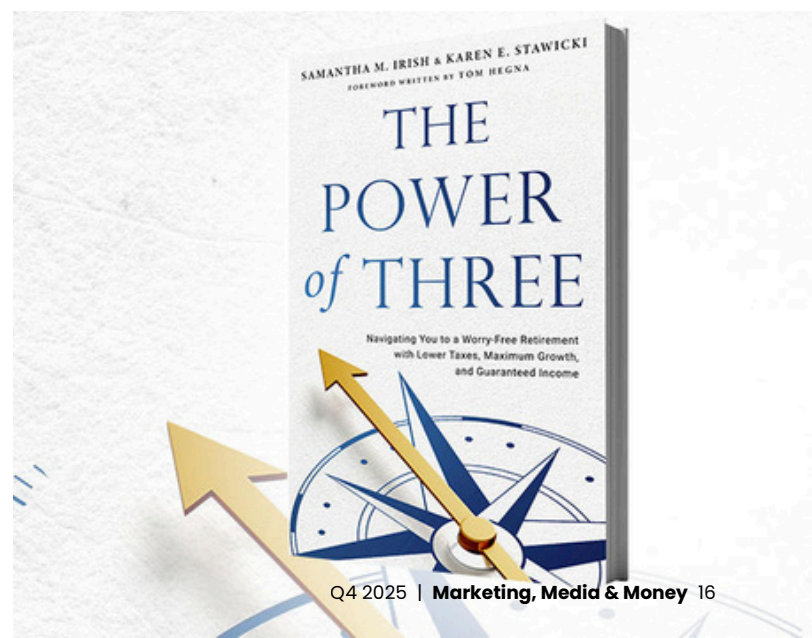
My job is to prepare you so your Power of Three is fully funded, giving you clarity, confidence, and control.

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

A: First, I have to mention The Power of Three (yes, our book). It's the framework we use at Compass Financial to help families balance income, liquidity, and growth so they can enjoy today, prepare for tomorrow, and protect their legacy. It takes something overwhelming like retirement planning, and makes it simple, actionable, and clear. Beyond that, a few books I recommend again and again are:

- **Atomic Habits** by James Clear
Small, consistent changes compound into extraordinary results.
- **Tax-Free Retirement** by Patrick Kelly
Business owners need to understand how to minimize lifetime taxes and keep more of what they earn.
- **Halftime: Moving from Success to Significance** by Bob Buford
At some point, success shifts from achievement to significance and this book helps you navigate that transition.
- **The Go-Giver** by Bob Burg & John David Mann
Real success is built on generosity, relationships, and creating value for others.

Each one will shift how you think about purpose, money, habits & the impact you can leave.



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

A: Sam: The relationships. I love that we don't just manage numbers on a page; we know our clients, their kids, their goals, and their fears. I love being part of their story, not just their spreadsheet.

Karen: After four and a half decades, I feel like I've found the cure to "cancer"... Our Power of Three methodology allows people to create a worry free retirement; that works in all situations. Knowing this, I can't keep it to myself, I'm too excited, and I want to shout it from every rooftop, on every platform, and to anyone that is willing to listen.

Q: What is the best piece of advice you have ever received?

A: Sam: "Don't just build wealth, build options." Options are what give you freedom: to retire earlier, to travel, to give generously, or to leave a legacy that matters.

Karen: Also, you can never save too much. No one ever laid in their death bed saying, "I wish I hadn't saved this much."

Q: What's next for you?

A: Continuing the mission... and building on the momentum we've created. It feels like we've lit a spark that's only growing brighter, and with every step forward we're creating even greater impact. For us, "what's next" means helping more families realize they don't have to settle for stress, risk, or "a hoped for" retirement plans. Instead, they can step into clarity, confidence, and control, and live out a legacy that matters.





#MarketingTip

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

~ patty farmer

Assigning Dollars a Job: *The Framework That Makes Wealth Work*

Some people are born into family businesses.
Others grow into them.
For me, it was both.

When I was 11 years old, I told my mom I was going to work with her one day. She laughed at the time, she was still picking out my clothes for school, but that promise never left either of us. My mom, Karen, had already spent decades helping families find clarity, confidence, and control in their financial lives. She wasn't just building a career; she was changing the way people thought about retirement.

But life has a funny way of taking detours. I pursued other paths, built my own experiences, and gathered stories that shaped how I see money, legacy, and purpose. And then, in 2018, years later and when the timing was right, that childhood promise finally became reality.

That's when Compass Financial was born.
Not just a rebrand, but a reimagining.

We took my mom's 35 years of wisdom and combined it with a modern approach built on storytelling, strategy, and education. Together, we now bring 55 combined years of experience to the families we serve, a blend of old-school heart and next-generation clarity.

In the beginning, our work looked a lot like traditional planning: sitting across the desk from clients, building their one-page GPS, and running the numbers. But underneath the spreadsheets, there was always something deeper happening. People weren't coming to us for products; they were coming to us for peace of mind.

And then the world stopped.

From the Office to the Living Room

When the pandemic hit, everything changed. The world slowed down, but the questions sped up:

*What if something happened to me?
Would my family know what to do?
Would they even know where to start?*

Instead of clients coming to our office, we started meeting them on Zoom, in their living rooms, surrounded by photos of their families, their adventures, and the reasons they were working so hard in the first place.

It changed everything. Planning became more personal, more emotional, and more meaningful. Wealth stopped being about spreadsheets and numbers. It became about people and what truly matters to them.



by **Samantha Irish
& Karen Stawicki**



It's Not What You Buy. It's Where You Put It.

Most people come to us asking, "Where should I invest my money?"
Stocks? Real estate? Cryptocurrency?

But that's not the right question.
It's not what you buy, it's where you put it and how it's working for you.

At Compass Financial we believe that every dollar you have should have a job. In our Power of Three framework, money can only do one of three jobs:

Income: the dollars that create your retirement paycheck. We say, "You have guaranteed expenses in retirement, that should be covered by guaranteed income."

Liquidity: the cash you can access when life happens. This could be for the unexpected, or for opportunities.

Growth: the money invested for long-term performance. You can now be rewarded for the risk you are taking.

Here's the problem: most people ask their dollars to do all three jobs at once.

If your money is invested in the market, it can't also be liquid and no matter how good the returns, it's not guaranteed. Plus, if you withdraw money when the market is down, you're selling at a loss.

Let me share a story with you. A business owner in her 50s came to us frustrated. She had multiple accounts and had accumulated a lot, but no clear picture of what any of them were doing. Once we helped her assign each dollar a job, she said, "For the first time in my life, I feel like my money is finally working for me, not the other way around."

That's what this work is about: creating clarity through structure.

Learning from the Past, Teaching for the Future

After 55 combined years in this industry, we've seen what works and what doesn't.

We've seen families delay planning, assuming they'll "get to it later." We've seen spouses who were left overwhelmed after losing their partner. And we've seen children inherit wealth without understanding, or appreciating, what it took to build it.

Those are the lessons we've learned. And now, our mission is to teach the next generation how to ask better questions before it's too late.

One of our long-time clients lost her husband unexpectedly. He had always handled the finances. She was terrified, certain she'd never understand it all. But thankfully, she had something powerful on her side, a plan we'd built together years earlier. When she sat in our office, she looked at us through tears and said, "I don't know how I'd be doing this without you."

That's what legacy really is. Not just the money that's left behind, but the peace and confidence that stay behind.

The Great Wealth Transfer and Why It Matters Now

Over the next two decades, \$84 trillion will move from Baby Boomers and Gen X to their heirs and charities.

\$54 trillion of that will go to surviving spouses, and 95% of them will be women.

By 2030, women will control roughly two-thirds of the private wealth in the U.S.

That's not just a statistic. It's a responsibility and an opportunity.

Our goal at Compass Financial is to prepare both generations: those who built the wealth and those who will inherit it or are starting to build on their own. We help parents make decisions that reflect their values, and we help children understand how to protect and grow what's entrusted to them.

We've learned from the mistakes of the past. Now we're guiding families to build something better, a legacy of education, wisdom, and purpose.





Clarity, Not Complexity is the Key to Generational Confidence

When people ask what makes Compass Financial different, I tell them this:

We're not just here to grow your money. We're here to grow your understanding of it.

Because when you understand your money, what it's doing, where it lives, and why, you gain something far greater than returns. You gain options.

We believe wealth shouldn't feel uncertain. It should feel empowering.

It should tell your story and build your legacy for generations to come.

And as for that promise I made when I was 11? I think my mom would say I kept it.

Together, we've built something even bigger than a business.

We've built a mission, one that keeps growing, one family at a time.

About the Authors

Samantha Irish is the co-founder of Compass Financial and co-host of Navigate Your Wealth. A Generational Wealth Specialist, she brings fresh perspective, empathy, and clarity to retirement strategy. With a background in communications and consulting, Sam helps clients reimagine retirement as a chapter of purpose and freedom — offering guidance that honors both legacy and life's most personal transitions.

Karen Stawicki is the co-founder of Compass Financial and co-host of Navigate Your Wealth. With over 40 years of experience, she helps high-net-worth families reduce taxes, protect legacy, and retire with confidence. Known for her warmth, loyalty, and precision, Karen blends deep strategy with human connection walking clients through life's biggest transitions with clarity, care, and purpose.

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This is **YOUR** invitation to be in
the **RIGHT ROOM** with the
RIGHT WOMEN at the **RIGHT TIME!**



Your Journey
Begins Here



Messaging Trash

That's Costing You Profit

You could have the strongest offer in your niche- brilliant deliverables, top-tier service, a calendar full of booked clients- and still feel like you're banging your head against the wall every launch. Why? Because your messaging is leaking profit.

It's not sexy. It's not flashy. But bad messaging is the silent killer in every business that ever thought "I just need more traffic, more content, more tactics."

Here's how the trash in your messaging drains your bottom line- and what to do about it.

The Profit You Can't See (Until You Lose It)

Let me tell you about Sara. She's smart, talented, got consistent delivery clients. She'd been putting out content, social posts, occasional promos- but every month, her revenue felt like it was chasing her. She'd get new leads, sure- but not enough to justify the ad spend, the time she invested, or the burned-out seasons she survived.

When we dug in, we found her messaging was all over the place. She spoke in technical jargon. She led with features, not transformation. She diluted her offers across so many micro-niches that her audience didn't know who she was for. She wasn't "wrong"- she was confusing.

Once we cleaned up (we pared down her positioning, simplified language, aligned every piece of content to one core promise), in her next launch, she out-earned every prior launch and spent half the ad budget. That shift didn't come from more hustle- it came from clearer messaging. That's profit you missed. That's revenue you left on the table.

CLEAR MESSAGING



by **Erin Thomas**

3 Messaging Trashes That Leak Profit (And How to Dump 'Em)

1. Chasing "Generic Best Practice" Advice

"How many reels a week?" "You must post daily."
"Go viral or go home."

These aren't wrong per se- they're just universal, fluffy, and often context-free. Following them blindly turns your messaging into a mosaic of everyone else's voices. It erodes your uniqueness, and your conversions follow suit.

2. Feature-First Language Instead of Transformation

"When I coach you, we'll use X framework, Y system, Z tools..."

That's all fine- but your prospect doesn't care about your tools. They care about how their life/business will shift. If every piece of copy leads with "what you'll get" instead of "what you'll become," you're missing resonance.

3. Trying to Speak to Everyone

You're everything to everyone- and nothing to no one.

When you over-index on generality, your message dilutes, your ideal client can't latch on, and your conversion rate shrinks.

The Real Cost of Messaging Trash

Let's call it what it is: **wasted time, money, and energy.**

- **Time** wasted chasing tactics, rewriting content, pivoting last minute.
- **Energy** drained because you feel like you're always "on," disconnected from your own voice.
- **Money** lost through underperforming launches, poor ad ROI, low ticket sales.

And here's the kicker: data backs this up. Across industries, the average conversion rate hovers around 2.9 % – that means for every 100 leads, only ~3 become customers. Messaging that doesn't truly convert is one big reason we get stuck below that ceiling.

Also: content marketing, when done right, can deliver crazy ROI. In B2B, multi-year content campaigns have seen 844% ROI on average. But only the *good* content– content aligned with clear messaging, resonant positioning, and real value– drives those results.



How Aligned Messaging Becomes Your Profit Plan

Here's what "good messaging" does:

- **Builds trust before you even speak**

Clarity signals authority. If your messages make people pause, "Oh yes, she gets me"– they're already leaning in before your offer lands.

- **Gives your team direction**

When your message is clear, your team (or collaborators) can write, post, and promote on-brand without guessing. That consistency compounds.

- **Maximizes content ROI**

Every post, email, ad, or story becomes a cog in the profit machine– pointing back to one promise, one offer, one identity.

- **Raises your conversion ceiling**

Instead of trying to squeeze more conversions from weak copy or bigger ad spend, you raise your baseline simply by messaging better.

Dump the Trash, Build the Message That Converts

Here's a mini action plan you can start today:

1. **Pick one core promise/result**

One outcome. One transformation. Everything else is noise.

2. **Audit recent content**

Go back over your last 10 emails, 10 posts, 2 offers. Which ones led with transformation? Which ones got lost in features?

3. **Map content to action**

Each piece of content should lead somewhere: an offer, conversation, opt-in– not just a random post for "engagement."

4. **Test one messaging tweak in your next launch or campaign**

Change your headline, your framing, or your calling card– and measure the delta.



If your revenue feels stuck, your launches feel hard, or your burn (time + energy + money) feels unjustified- messaging is your missing lever. If you want help uncovering yours- so your next launch isn't a gamble, it's a system- let's talk. Just shoot me an email.

A Trash Talk Moment

This is precisely why I co-host the popular podcast, Trash Talk. Every week, we take outdated biz cliches, overhyped "rules," and common nonsense and trash 'em. But not without providing ample solutions. That's how we roll. Because too often, coaches and entrepreneurs absorb advice that sounds smart- but costs them profit, clarity, and sanity. If you're tired of the noise, tune in- think of it as your weekly free masterclass in "what not to believe."

We don't sell you the dream. We snipe the nonsense. And when your messaging stops being garbage, conversion becomes easier. Profit doesn't come from more tactics. It comes from clearer messaging.

About the Author

EMessaging strategist and writer Erin Thomas helps business leaders and speakers master visibility and messaging that converts. She's the founder of Erin Thomas Communications (ErinThomasCommunications.com) and co-host of Trash Talk Podcast. Based in Charleston, SC, she also runs MultiGen Magic, a YouTube series exploring multigenerational living with humor, honesty, and heart.

Erinthomascommunications.com



#MediaTip



As an authority
in your field,
reach out to
journalists and
begin building
a relationship
with them so
you become a
trusted resource
when needed.

~ patty farmer

Good Leaders are Great Communicators

The Power of Speaking

Everything Lives and Dies in Your Words

What you say and how you say it can either breathe life into your vision—or undermine it. Communication is not an innate gift; it's a skill that must be intentionally developed and consistently exercised like a muscle. Though daily progress may be subtle, year-over-year growth can be transformational.

Stretching Beyond Comfort

Developing communication skills requires stepping outside your comfort zone. As you build this skill, not only will your relationships improve, but your goals will also accelerate with greater momentum.

Listening as a Leadership Superpower

Listening Beyond the Words

Being a great communicator means being an even better listener. True listening goes beyond the surface—it's not just about hearing what's said, but understanding how it's being received. You are responsible for ensuring your message is heard and interpreted as intended.

Creating a Safe Space for Dialogue

Leaders must also listen with the intent to understand others. This includes listening for needs, concerns, and unspoken signals. Great communicators foster environments of trust and growth by making others feel heard.

“The single biggest problem in communication is the illusion that it has already taken place.”

— George Bernard Shaw

The Role of Non-Verbal Cues

Body Language and Presence Matter

Communication is more than words—your tone, facial expressions, and body language all impact the message. Many people are unaware of these non-verbal elements, yet they significantly influence the direction of a conversation.



by **Mary Amoedo**

Practicing Presence and Awareness

Once you're aware of these cues, they become the easiest aspect of communication to shift. While the changes may be simple, they're not always easy and require consistent practice to become second nature.

Navigating Tough Conversations

Critical Moments in Leadership

Every leader faces seasons of difficult conversations. These interactions can either elevate a team or erode trust. Unfortunately, most leaders have never been trained to handle them effectively.

Focusing on Empowerment, Not Just Delivery

Instead of just concentrating on what must be said, great leaders focus on how the conversation is delivered and how the other person feels afterward. Empowering someone during a tough conversation is a true measure of leadership.



Preparing for a Difficult Conversation

Reflective Questions for Leaders

Before entering a challenging discussion, consider the following:

- What is the outcome I want to produce?
- What can I acknowledge this person for?
- How can I take responsibility for not setting this person up to win?
- How do I want this person to feel when we are done?
- Is there an area of growth here for me to address for this person?
- Is there an area of growth here for me to address for myself?

The Hidden Impact of Unspoken Rules

When Assumptions Lead to Conflict

Unspoken rules in relationships—those “they should know” expectations—can unravel trust and cause resentment. These assumptions, though logical, are often incorrect if not explicitly communicated.

Shifting from Assumption to Clarity

Leaders avoid miscommunication by clearly vocalizing expectations and outcomes. Addressing the root of assumptions can prevent unnecessary tension.

Follow-Up Questions to Consider:

- Is there an unspoken rule that was broken?
- When could I have communicated this unspoken rule to avoid this situation?



The Core of Leadership Communication

Asking for What You Need

Great leaders don't operate on assumptions. They clearly ask for what they need in ways that empower others.

Creating a Visionary Environment

Leaders cultivate a space where individuals feel safe to contribute authentically. When the environment is elevated, so are the conversations—and ultimately, the results.

Elevate to Empower

When you elevate the environment, you elevate the conversation.

When you elevate the conversation, you elevate the results.

When you elevate the results, you elevate people.

And that's what great leaders want.

About the Author

Mary Amoedo is Co-Founder and Leadership Mentor at Investor Nextdoor Club, a community empowering everyday people to learn and invest in commercial real estate. With a passion for education, mentorship, and helping others achieve financial freedom, Mary inspires women to lead with confidence, embrace opportunities, and create lasting impact in their personal and professional lives,

InvestorNextdoorClub.com



#MoneyTip



Learning how to communicate more effectively with your ideal clients/customers will shorten your sales cycle and increase your sales results.

~ patty farmer

7 Tips to Unlocking Extraordinary Opportunities Through Business Networking



Business networking is a crucial aspect of success and growth. By building and maintaining relationships with other professionals in your industry, you can open doors to new opportunities, gain valuable insights and support, and expand your reach and influence. But it's not just about collecting business cards and attending events. To truly unlock the full potential of business networking, you need to be strategic, authentic, and proactive.

Here are some tips to help you effectively leverage business networking for your professional growth and development:

1. Define your goals.

Before you start networking, it is important to clearly understand what you want to achieve. Do you want to find new clients or partners? Do you want to learn about a specific topic or industry? Do you want to build your reputation or establish yourself as an expert? By setting specific and measurable goals, you'll be able to focus your efforts and make the most of your networking activities.

2. Identify the right connections.

Not all connections are created equal. To make the most of your business networking, you must be selective about who you invest your time and energy with. Look for people who can help you achieve your goals, have shared interests or values, or have a strong network of their own. Also, consider joining networking groups or organizations that align with your goals and target audience.

3. Build genuine relationships.

Business networking is not about taking advantage of, manipulating others, or going straight for the sale. It's about building authentic relationships based on mutual trust and respect. It's best to take the time to get to know people and genuinely listen to what they have to say. Find out what are their likes, dislikes, and interests regarding their hobbies, etc. You offer help and support when possible and be open to receiving it in return. Building genuine relationships will create a solid foundation for long-

term success. I have learned that people become more relaxed and willing to engage in relationship-building when the event host plans icebreakers that encourage a comfortable environment for creating conversations.

4. Be proactive and follow up.

Business networking is not a one-time event. It requires ongoing effort and engagement. After meeting someone new, follow up with a personalized message, email, or text message to stay in touch. Offer to connect on social media or invite them for coffee or lunch. Being proactive and following up will keep the conversation going and strengthen your relationship.

5. Give before you receive.

Business networking is not a transaction where you only give value when you expect something in return. Instead, focus on adding value to others and helping them achieve their goals. You'll create a positive reputation by being generous, helping others succeed, and building more robust, meaningful relationships. By cultivating a referral culture, you set the stage for mutual success. One way to set the stage is to ask individuals in your network who you could introduce them to that would benefit them. As your connections follow suit and start referring business to you, both parties can realize considerable returns in increased revenue streams.



6. Stay engaged and consistent.

To truly unlock the full potential of business networking, you must consistently and regularly engage with your connections. Attend events, participate in online groups or forums, and offer help and support. By staying engaged and consistent, you'll keep your relationships strong and top of mind and more likely to benefit from new opportunities. With every meaningful connection you make, it's key to stay organized and up-to-date. A spreadsheet or CRM like Hubspot or Salesforce can be your best friend by allowing you to easily track contact activity as well as take notes on everyone in your network so that small details don't slip away with time. Soon enough, you'll have a robust database at your fingertips!

Rekindling the human connection between two individuals at any gathering is my goal, one where

we truly understand each other and can access solutions to problems as if aided by an invisible hand. We are able to recall any name in our digital database that may hold a potential answer and bring unity through referrals and technology.

Ed Mylett talks about The Power of One. You could be that "one" that changes the life of someone you meet at a Networking group, Chamber of Commerce, BNI, Virtual Connect meeting, or a local Lunch n Learn. You could be the "one" who receives an introduction to your next big client who helps you expand your business exponentially. In contrast, this may seem far-fetched as our country is in recession; however, it's during these times when an entrepreneur's company grows. It's now when your services are needed most. I encourage you to step away from the virtual desk, attend some in-person events, create new relationships, and see what extraordinary opportunities you unlock in 2023.



"Real relationships are built on mutual respect and understanding that come from taking the time to get to know another person."

— *Sheila Murphy*

If your business aligns with these tips and you want to learn more about how you can grow your business by connecting with more entrepreneurs in your industry, connect with me on the Alignable network at [ConnectWithTonyaOnAlignable](#).

7. Hosting your own network events.

Hosting your own events can be the key to becoming an influential figure in business and making lifelong connections. Why not take advantage of all those online and in-person gatherings that have taught you, open some doors for yourself – get out there and create opportunities!

Business networking can be a powerful tool when you leverage the freedom to connect one to one. Following these tips and building genuine, mutually beneficial relationships can unlock extraordinary professional growth and success opportunities.

About the Author

Tonya Gossage is a Business Growth Strategist and Certified AI Consultant with over three decades of executive leadership experience. Known for helping CEOs lead like true executives, she developed the SCALE Framework to simplify growth through strategy, connection, automation, leadership, and execution—empowering entrepreneurs to build referral-driven, AI-powered businesses with clarity, confidence, and balance.

[ConnectWithTonyaOnAlignable](#)



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