

# A Capstone Conversation with Joe Kovacs



Director of Marketing and Business  
Development  
Councilor, Buchanan & Mitchell



CAPSTONE MARKETING

## Capstone Conversation with Joe Kovacs Director of Marketing and Business Development, Councilor, Buchanan & Mitchell



Hello, everyone, this is [Jean Caragher](#), president of [Capstone Marketing](#). I am happy to be talking today with [Joe Kovacs](#), director of marketing and business development at [Councilor, Buchanan & Mitchell](#), also known as CBM, who was named the 2023 [Association for Accounting Marketing](#) Volunteer of the Year.

Joe joined AAM in 2010. He served two terms on the AAM Board of Directors. He now leads AAM's Strategic Communications Committee, which developed a PR plan to accelerate AAM's brand awareness and value proposition. Joe, I know there's a lot more like presenting AAM webinars, helping develop AAM's first code of ethics, and a lot more. So, I want to thank you for your commitment to AAM and congratulations on being named Volunteer of the Year.

**Joe:** Thanks, Jean. You've done your research. I forgot all about the Code of Ethics project. That's really going back in time.

**Jean:** It's amazing what you can find on LinkedIn. So, were you surprised? How did you feel when you received that award?

**Joe:** I was very surprised, having served on the board several years ago. And now I'm in more of a committee role, I guess. It's not at the same level, I guess, but I don't know, maybe it was just the tenure of how many years I've been volunteering. But it was very flattering. It was very humbling because having been involved in AAM for so long, I know how many passionate volunteers there are, how many people that just really impress me, and who I look to as influences in my own career.

**Jean:** Right. That's awesome. Well, it's well deserved, and not the least of which now at next year's Summit, you can get an extra badge.

**Joe:** That's right. No, Emily, she gave it to me at the end of Summit, so it was really cool. She said, "Make sure you wear this next year, too."

**Jean:** That's right. We used to have contests to see how many ribbons we could add to our name tags. So, it's always good when you earn another one.

**Joe:** Right.

**Jean:** Joe, you've been in this industry now 13 years. What do you find to be the greatest challenge in marketing CPA firms?

**Joe:** Sure. No, that's a great question. And in preparation for this interview, I was thinking about what points I might make for maybe several questions that you might be asking about. A lot of the answers are similar in nature, and they come to technology in a sense. So, the question of what the biggest challenge

is in terms of marketing CPA firms is understanding what the role of technology is and what it should be for different generations of clients or potential clients. If we've used a certain tech stack, let's say for a certain period of time, but we know that for long-term sustainability purposes, we need to look at how millennials and Gen Z professionals are going to be engaging with our organizations. That's a tough one. And we need to stay current, not just in knowing the technology, but how consumers are using it and making decisions. And I find that a challenge.

**Jean:** Yes. Because I feel that as marketers, what we're doing for CPA firms related to marketing and promotion, like, those basics are the same, but the tools and how we can execute on those items has exploded. And I could see how it would be very easy to be overwhelmed by all of the options that we can use these days.

**Joe:** Well, that's right. I mean, I think, for years, and especially since the pandemic, the digital brand experience has become essential. Understanding that digital brand experience is essential to business owners and marketers are the ones who, in large part, are the ones who help make the decisions about what that brand experience will look like and how perceptions will be made. And understanding when there's some new disruption, how does that affect the work you're doing as a marketing professional, and how do you align, how do you adjust? It's a never-ending challenge. It's exciting, but also a little terrifying sometimes.

**“Understanding that digital brand experience is essential to business owners and marketers are the ones who, in large part, are the ones who help make the decisions about what that brand experience will look like and how perceptions will be made.”**

**Jean:** Right. And ability to collect data and use the data in marketing campaigns. And in your example, how you engage with your clients and prospects and how they want to engage with you to even keep track of that so that you could show them that you've listened to them and you're reaching out to them in the method that they would prefer.

**Joe:** Right. No, that's a great point. And what's interesting about what you just said, regarding analytics, is when you do look at data and when you do analyze consumer behaviors, there's often a fascinating body of information you can get for your own partners and managers. This is how our clients, our prospective clients, are engaging our firm and our brand. And sometimes it's the furthest from what you might imagine it would be. And so, all the re-calculation and the alignment, and I think the esteem of marketers in the eyes of your colleagues sometimes can go up because, wow, look at the information that's available and that we have available to us to help, maybe with strategy? How do we adjust our strategies because of this? So, it works both ways. Technology faces our consumers and our clients, but technology also helps us have those dialogues internally. And again, it's the technology piece from my point of view.

**Jean:** I used to include some COVID questions over the past few years, and I've made the executive decision not to ask COVID questions. But what I'll say about the pandemic, and it's been said before, if there was ever a time for marketers to shine within their firms, it was during the pandemic, because marketers were absolute rock stars in what they delivered. And I believe that went a long way to building the level of respect and attention that partners and others give to their marketers now as opposed to

before the pandemic. So, there's a few silver linings, I believe, over our life experience. And I believe that that's one of them.

**Joe:** Yes, I would agree. The trick there is, as you said, the COVID pandemic was, it was a horrible experience for the world. I mean, it was a horrible experience for everyone. So, how do you diplomatically, to just try to use a good term, how do you diplomatically be enthusiastic, in a sense, for your own role and how you can help your firm establish something powerful and maybe move the needle in a way that the firm wasn't comfortable doing in the past? I mean, CBM launched our first series of webinars during the pandemic and then we did so much professional education online for the Paycheck Protection Program, for example. And it was really a great moment, I think, for everyone at CBM to get excited about this new tool and opportunity to communicate. And they were well received too, our clients and prospects. I think they really appreciated what we did.

**“... it was really a great moment, I think, for everyone at CBM to get excited about this new tool and opportunity to communicate.”**

**Jean:** That's awesome. So, I think we may have touched a little bit upon an answer you may give me for this next question but tell me the changes that you've noticed in accounting marketing over the past 10 years.

**Joe:** Yes, that's exactly right. It's technology again. I mean, I'll take maybe a slightly longer timeline, even. If you think about the heady days of early social media, Twitter, and Facebook, I was living in Denver at the time, and I used to go to all these tweetups in Denver. And when social media first arrived, I don't think it was taken seriously by the majority of professionals. I think some really forward-thinking visionary thinkers saw the long-term implications. But over the next several years to where we get within, Jean, the 10-year timeline that you're talking about, the communication opportunities and the way that social media, and digital branding, and digital communication just continue to become more powerful to the experience of a CPA firm, and just more essential to how business decisions are being made and client decisions are being made. It takes time before new ideas and tools and technologies are embraced, but it's something that's not going away. And I think with the advent of AI and ChatGPT, for example, over the past several months, you're seeing another iteration of a trend that's just going to continue, I think, in perpetuity. And so, it's really a moment of hold on to your hats, this is gonna just keep accelerating until who knows when. I don't think anyone knows where this train stops, or even if it will.

**Jean:** I think you're also driving home the point that marketers need to use the tools and keep current that they are able to manage. Because even when you just think about social media, well, how many of those platforms can you really keep current, making strategic decisions like that. We're gonna own LinkedIn, for example, and forget Instagram, or whatever the combinations might be, that there's so much technology that we could use. We really need to be careful that we're keeping up and doing well with what we're making a commitment to do.

**Joe:** I love that point, and I agree 100%. There are always opinions about what we can and should be doing. Colleagues are always gonna think, "Well, how come we don't have an Instagram account, to use your example? Or how should we be doing this?" And it does create kind of a grounding moment for a

marketer to say and to challenge a team and say, "Well, what is it that we're trying to achieve? Let's look at the technology for a moment only as tool, or primarily as a tool to help us accomplish something. What is it that we're trying to accomplish? What is that goal? And what is that vision about where we want this goal to take us and what strategy do we have in place or are we putting in place? Let's articulate all that because, once we do all that, at a certain point in time, we will come to the point where we can say, and this technology will help us achieve this goal or will be essential to this strategy." But Instagram, nowhere close. So, forget that bright shiny object. There are millions of bright shiny objects. So, let's be disciplined and focused from a strategic point of view, knowing that even though these conversations about technology will just continue, we have to be the ones who are grounded and who do kind of plant our flag in the ground and say, "This is where we are, and this is what we represent."

**“What is it that we're trying to achieve? Let's look at the technology for a moment only as tool, or primarily as a tool to help us accomplish something. What is it that we're trying to accomplish? What is that goal?”**

**Jean:** Well said. So, Joe, I know over the years you've built a big network, and you know lots of accounting marketers. What skills or factors do you think come into play toward the success of those marketers?

**Joe:** Sure. Absolutely. I think a lot about sociology when I think of accounting marketing and what I mean by that, and I'm not a professional sociologist. This is me being a hack sociologist is...

**Jean:** Okay. Let me interrupt for one second. I'm going to interrupt for one second only because I want to put it on the record that in all the Capstone Conversations I've had, no one has ever said the word sociology.

**Joe:** This is either gonna get me in trouble or get lots of other people asking me questions about sociology in the future. But the reason I say that is because, and this does get to your question about what leads to success and what should accounting marketers be thinking, is that at your firms, you're likely either a team of one or a small team, unless, of course, you are at a larger established firm where it's a little bit different. And I can't speak to that experience. Another accounting marketer can. But with my background at small and mid-sized firms, you are a team of one, or two, or three, surrounded by accountants and advisors. And from a sociological point of view, you can think that could be a little bit intimidating, or what is my role? Am I here to help them? What is my role as my own professional? And so, I think it is important in terms of determining how you can be successful or what skills you need to be successful is finding your peer network. And that's where I think the Association for Accounting Marketing is so important.

**“... one of the reasons that AAM volunteers are so passionate about the association, about each other, is because we do find that peer network and we can have conversations with each other that are empowering, that make us recognize we can understand each other and all of the back-end stuff that we need to do at our firms that no one else really knows about.”**

I really think, Jean, that one of the reasons that AAM volunteers are so passionate about the association, about each other, is because we do find that peer network and we can have conversations with each other that are empowering, that make us recognize we can understand each other and all of the back-end stuff that we need to do at our firms that no one else really knows about. And so, for any accounting marketer to be successful and to really feel empowered as a professional, and as someone who says, "Yeah, you know what? I can pursue and take on successfully a leadership role in this industry." I think that network and that sense of empowerment that comes from networking with your peers, no matter where they are in the country or the world, that is so crucial to your long-term success in your long-term career success.

**Jean:** I agree with everything you said. And from day one I have found AAM to be such a giving organization that, we all know that... even with firms who you may compete against, how much you could share with other people or not, but it has always been, how could I help you? Or how could I find somebody else who knows about that topic or had that experience, or whatever it is? And that speaks a lot to all members, past and present, of building AAM with that culture and having it continue for all this time.

**Joe:** That's exactly right. One story, if I could just share a personal story, which is a story about how impressed I am with a lot of newer people who get into the field, people with just a year or two of experience. Because when I first joined AAM, I did not have a conscious strategic decision to get involved in the community and to become an active volunteer. It happened by accident. I'd recently been doing public relations, and when I first started volunteering, I met [Alice Grey Harrison](#), who was leading the PR committee. And then she kind of got to know me a little bit. She moved on to the board and gave me my first PR chair opportunity. But that was all luck, and I'm so grateful for the work that she did, just kind of giving me an opportunity to get more involved. But with the younger volunteers, so the Rookie of the Year is Lily Morris with Johnson Lambert. And she and I are working together on a project with a bunch of other people. And I see professionals like her and others who are, from her, just starting off their professions, and they know what to do. And I wish I had intentionally, rather than accidentally become as involved as I did in AAM. Just a really impressive group of professionals we have at AAM. And I think we're all very lucky to have the network that we do.

**Jean:** Absolutely. AAM is in good hands. I'm very happy about that, too. So, Joe, we've talked about skills that you've noticed from other folks. Tell us what personal skills of yours have contributed to your own success.

**Joe:** Sure. No, that's another great question. And I would say that there are two skills. One, I don't know if it's technically a skill, but I know that [Eric Majchrzak](#) once mentioned a sense of humor a couple of years ago at a AAM event, and I was really happy to hear him say that because that's something I haven't really spoken much about in my own career. And the fact that he mentioned it, I thought was, "Wow, that's fantastic." So, that's something I'll come to in a moment, the sense of humor. But I think really having a strong sense of self-regulation is important. The technical skills, absolutely. You need to develop the technical skills. But when it comes to self-regulation, you are often in a position where you have lots of competing priorities and bosses, and team members who may have an idea about what they think you do or what your availability is without knowing that five other people have expectations of you as

well. And it can create a challenging environment in terms of, how do I communicate with all of these bosses and their competing priorities.

**“I think really having a strong sense of self-regulation is important ... And it's not just about explaining the situation, but it's about also staying professional, and keeping your tone, and your sense of collaboration with all of these partners that you're working with who may not understand what it is that you're expected to achieve.”**

And it's not just about explaining the situation, but it's about also staying professional, and keeping your tone, and your sense of collaboration with all of these partners that you're working with who may not understand what it is that you're expected to achieve. And I think everyone knows it because every one of my colleagues who is an accountant or an advisor, they're in a similar position with their own clients. So, maybe having a sense of empathy is really an important tool there, but being able to self-regulate and not get frustrated or not feel like you're getting down because things aren't working out and you're having a lot of stuff thrown at you, that can be challenging to do. But I think it is important to your development as a professional and in terms of just building good collegial collaborative relationships with your colleagues. So, I think self-regulation would be a big one for me.

Now, I wanna get back to the sense of humor, though, because anyone who knows me knows that I like cracking jokes, I like having fun with situations and just finding kind of the whimsical point of view to any situation. I mean, it's just my personality and I hope it doesn't detract from anyone's perception of my professionalism, but I think that having a sense of humor does help with self-regulation as well. So, if you're feeling, "Wow, all of these projects and these three just landed, and I need to do this for this person, and this technology is not working," is you can allow it to really affect you in kind of a stressful manner. But if you can find that whimsical point of view and say something about it that's completely irreverent but also is really just intended to help you get through a tough situation and stay focused on what you can be doing, I think those two qualities of self-regulation and sense of humor, they are conjoined, and they can help you continue to be successful. Even if, let's say, a project doesn't work out or someone doesn't understand why you can't get to a project yesterday, essentially.

**Jean:** Well, I think a sense of humor is important for our entire lives. I mean, I think I have a pretty good sense of humor, and I know a lot of folks who do. And the ability to laugh and enjoy ourselves and just find the silliness in things, if you will, is very important because what you just described, those situations can be fairly frustrating. And I guess I would add, you need to find an outlet when you're in those frustrating situations, whether that's taking a walk or whatever it is, meditating. You need to have some sort of mechanism to deal with that, too, right? Because there's no accounting marketer who has not experienced an extreme sense of frustration at some point in their careers.

**Joe:** That's right.

**Jean:** And if there is anybody out there, I want to talk to you. I want to find out the secret sauce of the accounting marketer without frustrating situations.

**Joe:** Yeah. I would add myself. I'd also like to find that person, too. I don't know that I've met them before.

**Jean:** Right. Oh, my goodness. So, Joe, tell us what is your top priority right now?

**Joe:** Sure. Well, I'm gonna speak, really at a 30,000-foot view, not necessarily about a project, but more about the environment in which CBM operates. So, we have our brick-and-mortar office in the D.C. Metro area, though we have colleagues scattered throughout the country even. But we're in an era where a lot of smaller to mid-sized firms are being merged in or acquired by larger firms. And so, there's still certainly a lot of CPA firms out there, a lot of successful mid-sized and smaller CPA firms out there that are thriving and will continue to thrive. Because they have a lot of talent, and they have a lot of focus, and they have a lot of vision. So, they will succeed. But I do think that in an environment where there is a lot of M&A activity where there might be perceptions of not having the resources of a larger firm, the question then becomes, how do you succeed? How do you survive? How do you sustain your business in the longer term as a smaller or mid-sized business? And that does get into the messaging, that does get into the collateral and the websites, and the networking events. So, it does have a marketing output, a marketing outcome, if you will.

I think just being able to understand and having team members understand and having our customers understand the value that we bring is an ongoing initiative. Is it top priority? It will always be a top priority because that's the business that I support. And I want our team members to feel empowered. I want them to feel proud of knowing the size of the firm is a great firm for a lot of people. And that the personalized attention that we can offer at the mid-sized level and at the smaller level, the personalized attention sometimes means so much more to our clients. And that is really the experience that we need to drive home with every client. It's not just a corporate decision, am I gonna work with CBM or am I gonna work with Markham or BDO, which has the different sizes of their firms, obviously understood there? But it's also about recognizing that it's not a business that makes a decision. It's a human being. And human beings like certain things. They like to feel listened to, and they like to feel respected, and they like someone to return their phone call in a timely amount of time.

**“... my top priority will always be making sure that CBM is a valued brand and is a valued partner to our customers, our clients.”**

So, my top priority will always be making sure that CBM is a valued brand and is a valued partner to our customers, our clients. And we just hit our 100th anniversary a couple of years ago. Our firm is over 100 years old, and so we need to feel compelled to keep that legacy going for years to come. So, there is a marketing component to that, but there's also just a higher level, I think, need or priority to recognize that we work for a great business. The size of our firm is perfect to make lots of clients happy, lots of potential clients happy. And as long as we feel that way and are committed to that, I think we will succeed, and we will hit our 200th year. And I don't even know what the year would be.

**Jean:** Don't even think about that. Well, Joe, I think my history with CBM, so I don't know, there might be one or two folks still there. When I was at my first firm on Long Island, the firms were members of what was then the Continental Association of CPA Firms, which is now AGN. And that was back in the second half of the 1980s. That sounds a little like, oh, gosh, like time travel. So, the firm has been around a long time and has been a very successful firm. So, I think that priority that you've placed on yourself about the firm brand is an important one. I think everybody should listen to that and incorporate that in their own roles if they haven't already. So, tell me, what is your best piece of advice for accounting marketers?



**Joe:** My advice for other accounting marketers is embrace your professionalism and embrace your leadership potential. That's it. You are a professional. You are a professional like any other team member at your accounting firm. And you have leadership potential like any other team member at your firm. That's it. It takes having that peer network, it takes having experience. It takes courage and self-confidence and the ability to see opportunities for yourself because they really are there and they're not illusions. I'm not saying this very well, but it's important not to live inside the narratives of other people and to embrace your own leadership potential, to recognize that if you see an opportunity, it really is there and you should go for it, do it within the structure of your firm and let your colleagues know what you see, what you think might be valuable and your interest in pursuing it. But I think that you are professional. You've always been a professional, and that leadership potential is really your decision. It's not someone else's decision. It's your decision whether to choose that leadership opportunity.

**“... it's important not to live inside the narratives of other people and to embrace your own leadership potential, to recognize that if you see an opportunity, it really is there and you should go for it, do it within the structure of your firm and let your colleagues know what you see, what you think might be valuable and your interest in pursuing it.”**

**Jean:** Very well said. I think it also requires the relationship building with the firm partners. Because the marketer might see their leadership potential, but if they don't have firm leadership that's going to support their goals, that's gonna be a problem.

**Joe:** Yeah. And I appreciate that. And I think I was using the word leadership maybe a little bit more loosely, so let me maybe explain that a little bit. But, yes, absolutely. I mean, within a firm, you have to work closely with the partners and your management team. And you need to recognize how things are structured and the roles that everyone has to make the firm succeed. Because at the end of the day, it is about the firm and the success of the firm. So, that was a good clarification. I think what I meant by leadership potential, though, is that you have the ability, I think you have a unique point of view within your firm to maybe see things happening that could require some support or improvement, whether it's an internal communication opportunity or if it's a project management opportunity. It's not necessarily related to attaining management, but it's just a matter of how can I help the firm work better? What opportunities are there for me to see something and say, "You know what? I think we can improve that," and just speak up about that.

**Jean:** Again, I totally agree. And I know you've already mentioned Eric's name once, but I'm gonna say it again because I've heard Eric say several times, I might not get the exact words right, but his attitude is basically better to ask forgiveness than permission, or firm leadership is always looking for those new ideas. So, when a marketer wants to take something on, he's always saying, "Do it. Be the person that's bringing those ideas to the table, that you recognize something that's going on and you wanna work on a solution to repair that or build it or whatever it might be." So, what you're saying is the same thing, just in different words. But that's a big opportunity for marketers within their firms, for sure.

**Joe:** No, and I agree. One of the ways I like to put things is when I see a leadership opportunity, and again, I'm speaking not necessarily attaining management, that's one piece of it. But the other piece is really where I'm talking about, which is finding those opportunities. And what I will say to, let's say, one of my partners or one of my colleagues is, "Hey, I noticed this, but if we do that, it will improve things

immensely." So, "unless you say otherwise," that's one of my favorite phrases, I'm going to do this. And usually, it works out without a problem. Usually, there's no concern. And then there are those moments, like what you and Eric have said, which is to ask for forgiveness. There are those areas where you probably can get away with just doing something and saying, "I saw this opportunity and I took it."

**Jean:** Absolutely.

**Joe:** But let me make one final point though, Jean...

**Jean:** Of course.

**Joe:** ...about that, which is, yes. I mean, marketers all work within a structure and we're all dedicated to the success of our firms. And so, being able to build those relationships based on trust, and mutual respect, and effective communications, if we can do those things with our partners and with our management team, everything will improve. Because we're talking about the areas of opportunity, we're talking about what those solutions might look like. So, whether it's the marketer or if it's someone else at the firm, we are as a team achieving solutions.

**Jean:** Well said. So, let's flip the script a little bit and give us your best piece of advice for managing partners.

**Joe:** Best piece of advice for managing partners. Okay. And again, I will have to speak from the perspective of someone that's worked at small and mid-sized firms, not large firms. I don't have that experience. And I would say this, I think of really anyone, but I think that, especially with some of the technological issues that are happening right now, which we've already talked about, Jean, it's always important, I think, to embrace some form of discomfort. So, the discomfort that I'm speaking about is related to making sure you're trying something new if it could help the firm or if you think it could help the firm, whether it's looking at possibly implementing CRM or, gosh, what's another good example? I don't know. There are just so many examples out there, and it's where the...

**Jean:** There's so many of them. Why you should speak at that conference, why going to that networking event is going to be really important, why your LinkedIn profile should really be updated on a regular basis? I mean, we could go on and on, right? There are a thousand things that they might be uncomfortable doing. And I love this answer because when I work with clients, I tell them that part of my job is to make you feel a little bit uncomfortable because that means I'm getting them to stretch themselves a little bit, whether that's learning a new skill or whatever it is. If they don't feel uncomfortable, I'm not doing my job. So, the fact that you are answering this question in this way makes me very happy.

**"I'm a firm believer in the fact that while we are experiencing that discomfort and maybe doubting ourselves, sometimes the positive outcomes start occurring naturally, even if you don't necessarily see them."**

**Joe:** Oh, well, thank you. Yeah. No, great. I'm glad to hear that you're challenging your clients in a similar way. It makes a lot of sense. I mean, the best analogy is, of course, exercise and just growing, and improving, and strengthening yourself. And so, I think that managing partners, I don't know what being a

managing partner is like, so I'm not here on my soapbox or anything like that. I can't do that. That's not my place, necessarily. But I do think that anyone who embraces discomfort is, while they're experiencing it, they are likely improving something even though they may not be feeling it, because they are feeling that concern, that self of doubt, perhaps even. But I'm a firm believer in the fact that while we are experiencing that discomfort and maybe doubting ourselves, sometimes the positive outcomes start occurring naturally, even if you don't necessarily see them.

And I think that marketers can be really helpful to managing partners, too, because we do bring a lot of skills to the table, whether it's research or how do we improve a LinkedIn profile, to use your example? Or, hey, this is a great conference, but how do we make it as easy as possible for one of our managers to understand the value of speaking at a conference? I mean, there's just so many different areas. Some that do relate or don't relate to marketers, but some that do. So, we have a great managing partner. He's been doing a great job. He's been in the role now for a couple of years, and he's taking the firm in a really great direction. I don't know. I think we're doing really good things, but it's like every time you wake up in the morning, something new is happening in the industry. It could be AI, it could be, I don't know. It could be, you never know. And that's the challenge you have as any professional. So, I completely respect the challenges that managing partners must face, but I think that it's probably a good best practice for work and for living to stretch yourself, embrace that discomfort and see what outcomes result from that.

**Jean:** Absolutely. That's us human beings, right? What's the term? Lifelong learning?

**Joe:** Yes.

**Jean:** If we're opening ourselves up to it, we're always gonna be learning new things no matter where we are in life, work, or personal lives. There are always things that we can be getting better at or learning more about.

**Joe:** Right. I agree.

**Jean:** All right. I think that's a good spot for us to end, lifelong learning, Joe. Oh, my gosh. That's right. Well, we have been talking today with Joe Kovacs, director of marketing and business development at CBM, who is AAM's most recent Volunteer of the Year. Joe, congratulations again. Well-deserved and thank you for your time today.

**Joe:** Thank you, Jean. Really appreciate the opportunity to talk with you.

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