

INCOME **OPPORTUNITIES** MAGAZINE

*Your Next
Opportunity*
**Starts
Now**

One Year In-and we are
just getting started

REAL TOOLS
REAL RESULTS

Real strategies to help
you create lasting income

BE INSPIRED

Stories from people building
the business and life they love

Built on
FAITH
Centered on
FAMILY
Focused on
YOUR
SUCCESS

**DON'T MISS
OUR NEXT
ISSUE!**

The best is
yet to come!



Are you looking to drive more traffic to your website?



**LOOK NO
FURTHER!**

**REAL
TRAFFIC
GUARANTEED**

*Say "Good-bye"
to phony traffic,
click bots & click
happy people!*

Guaranteed Super-Targeted USA Clicks — From \$129

Drive high-quality traffic from motivated side-hustle and income seekers.

Our guaranteed click traffic helps you reach more potential customers
and increase sales. Flexible packages available to match your goals.

www.SuperTargetedClicks.com

**Get started today and take
your business to the next level!**



A DIFFERENT KIND OF RESIDUAL INCOME OPPORTUNITY

What If Your Next Residual Income Business Was Built Around Everyday Savings? **UNDER \$10 A MONTH**

Potential savings worth hundreds—even thousands—a year.

Four ways to earn residual income.

Help people save on groceries, gas, travel, shopping,
dining, monthly bills, and more.

Low cost. High everyday value. Built for retention.



When members discover savings that can far exceed the monthly cost, staying active simply makes good financial sense.

**LOW COST.
HIGH EVERYDAY VALUE.
BUILT FOR RETENTION.**

- ✓ Only \$9.95 a month
- ✓ Benefits people already want
- ✓ Savings across everyday expenses
- ✓ Four residual income streams
- ✓ Up to 70% reserved for the field



Scan to see the
brief overview



mygrocerypro.com

See how this low-cost membership can help people save more—and earn more.



REAL SAVINGS.



REAL VALUE.



REAL OPPORTUNITY.

INCOME OPPORTUNITIES MAGAZINE

Income Opportunities LLC
September/October 2026
Issue 1/Vol 2

Publishers

The late, Bob Schwartz, Jr
Jennifer Schwartz
Troy Dooly

Creative Director

Herb McNally

Marketing Coordinators

Hannah Schwartz
Rebecca Schwartz
Ella Schwartz

Display Advertising:

bob@incomeopportunitiesmagazine.com
1-717-808-1772
IncomeOpportunitiesMagazine.com

*Income Opportunities Magazine is published bi-monthly by Income Opportunities LLC. All material within is copyright protected by the publisher. All submissions are handled with care; we assume no responsibility for unsolicited materials. Although all advertisers are believed to be honest and truthful, the publisher accepts no responsibility or liability for the conduct of the advertisers in this publication. The publisher recommends consulting legal counsel before entering into any business relationship. Please notify the publisher if any misconduct is detected. **The appearance of an ad in this magazine does not constitute a recommendation by the publisher.***

All of the information provided in Income Opportunities Magazine, including articles, newsletters, website content (available at www.incomeopportunitiesmagazine.com), advertisements, and any associated materials, is for general informational, educational, and entertainment purposes only. It is not intended to constitute, and should not be construed as, professional financial, investment, legal, tax, business, accounting, or other advice, nor as a recommendation, endorsement, solicitation, offer, or opinion to purchase, sell, or engage in any product, service, security, investment, or business opportunity. For our full and most current disclaimer, please visit: www.incomeopportunitiesmagazine.com/disclaimer

IMPORTANT CONSUMER DISCLOSURE - The term "advertorial" is a combination of "advertisement" and "editorial" written in an editorial format as an independent news story, when in fact the advertisement may promote a particular product or interest. Advertorials are only illustrative of what might be achievable and that they should not be taken literally.

Income Opportunities LLC
6461 Cherry Street
East Petersburg, PA 17520
717-808-1772
www.IncomeOpportunitiesMagazine.com

All advertisers are responsible for content of their own ads.

Thank you for advertising!

INCOME OPPORTUNITIES MAGAZINE

Can you believe it's already September? Summer has flown by, school is back in session, and we're gearing up for another beautiful fall season.

This issue is especially meaningful to me because it marks one year since our rebrand – and one year of me at the helm of this publication.

As I look back over the past year, I am incredibly grateful. There have certainly been challenges and plenty of learning along the way, but there has also been so much growth, and I couldn't have done it without the support of the people around me.

A special thank-you to Herb, Troy, and Ann for your continued support, encouragement, and belief in me and this publication. And to you – our customers, advertisers, readers, and supporters – thank you. Every ad, every issue, and every bit of support truly matters. You are the reason we get to continue doing what we do.

It's hard to believe we're already looking ahead to the Special Holiday Issue! The deadline is October 7, so mark your calendars. We also have some exciting new things in the works for that issue, and I can't wait to share them with you!

But before we get too far ahead, enjoy these last Dog Days of Summer.

One phrase I've been reminding myself of lately is:

Be where your feet are.

Be present. With your family. With your friends.

In your business. In your life.

It's so easy to spend our days worrying about tomorrow or thinking about yesterday that we forget to actually live today.

Life is too short not to be fully present for it.

So slow down when you can. Make the memories. Have the conversation. Laugh a little longer.

Thank you for being part of this journey with me. Here's to Year Two!

Jennifer Schwartz

Publisher, Income Opportunities Magazine



Little Jimmy's[®] Italian Ices & Push Carts

**MAKE
\$1,000
OR MORE
NEXT WEEKEND**

- ◆ Easy Transport - Cart Fits in Most Mini Vans or SUV's
- ◆ Over 6,000 Servings With First Order !
- ◆ Push Cart Requires No Electricity or Dry Ice
- ◆ No Experience Required Plan Now for Summer

E-Register on Our Website to
Receive Pricing Information

www.ITALIANICE.net
800-763-4348

As seen on:



**Rated A+ by the
Better Business Bureau**





P.O. Box 4008 , Portsmouth, VA 23701

Place A
1st Class
Stamp Here
to Mail

PAY TO THE ORDER OF YOU

\$500.00

Five Hundred and 00/100 Dollars

MEMO **WEEKLY COMMISSION**

American Bill Money

AUTHORIZED SIGNATURE

EARNINGS DISCLAIMER : Example Only, Actual Income Earned Will Vary
Based On Effort & Time. Requires Nominal Purchase & Staying Active.

This area intentionally left blank for postal bar
code printing when used as a Tri-Fold Self Mailer.

How much do YOU spend on these Bills EVERY Month ?

RENT or MORTGAGE \$ _____ ELECTRICITY \$ _____ UTILITIES \$ _____
HEALTH INSURANCE \$ _____ CAR INSURANCE \$ _____ LIFE INSURANCE \$ _____
CAR PAYMENT(S) \$ _____ GAS \$ _____ REPAIRS \$ _____ DEBT \$ _____
FOOD \$ _____ CHILDREN \$ _____ PETS \$ _____ DONATIONS \$ _____
TAXES \$ _____ ENTERTAINMENT \$ _____ CLOTHES \$ _____ HOBBIES \$ _____

Would an extra \$500 check each month, or a \$500 check every week,
Help YOU and YOUR FAMILY with these BILLS ? Of course it would - You Can Make It Happen With ABM.

Bill Relief Has Arrived to Help YOU Make Ends Meet & Prosper.

Americans are increasingly pessimistic about their financial future due to an ongoing affordability crisis.

Inflation, stagnant wages, and skyrocketing costs for essentials have eroded purchasing power. This widespread financial anxiety is compounded by crippling consumer debt, an out-of-reach housing market, and fears regarding the solvency of Social Security.

The number one reason everyone should consider this ABM Opportunity is Income Diversification.

Relying on a single 9-to-5 job and a stagnant income makes you vulnerable to sudden layoffs or economic shifts. ABM helps you build a financial safety net, accelerating your ability to pay off debt, save for emergencies, and achieve financial independence.

ABM has provided a practical, proven, & profitable solution to helping Americans make ends meet for over 23 Years.

You never have to talk to anyone or explain anything, all of that is done for you by our top of the line automated system.

Listen to our Recorded Presentation by calling **1-800-632-0739** and visit the Website on the inside of this flyer and watch both of the videos on it. If you like what you hear and see, spend \$50 to get started today. Join by phone, online, or by mail.

You Are Invited To Join America's #1 "Residual Income System"

Earn \$50 per Referral Without having to speak to anyone

Life Changing Earning Potential

100% Fast Start Bonuses PAID EVERY FRIDAY

ABM pays the sponsor

100%

of the initial \$50
spent to start

**Plus \$10
Every Month
for EVERYONE
on 3 levels**

Income Example of Everyone

Referring Just 5 \$50 Customers

Each through 3 Levels.

\$1,550 a Month / \$18,600 a Year

Income Example of Everyone

Referring Just 12 \$50 Customers

Each through 3 Levels.

\$18,840 a Month / \$226,080 a Year

Actual Income Earned Will Vary Based on Effort & Time.



No Computer or Special Skills Needed, Super Simple.

All You do is mail or distribute our Invitation Postcards,

Dropcards, or our Flyers like this in your SPARE TIME.

Interested people will take a look & We handle ALL the

Questions & Sales. Our System is UNBEATABLE and

is Your BEST Shot at the Financial Freedom you crave.

Earn up to \$1,000 Each with Upgrades. Details in Welcome Kit.

Recorded Overview
1-800-632-0739
TEXT #5134 to 1-844-966-1790

Referred By:
#5134

\$50 to Start - Anyone Can Do This
www.abmworks.com/5134

Join by Phone - Call 1-800-632-0739 & Press 3

Join Online - Fastest Method

Join by Mail

NAME : _____

ADDRESS : _____ APT/SUITE # : _____

CITY : _____ STATE : _____ ZIP : _____ PHONE : _____

I've Enclosed My \$50 By:

☐ **Cash** ☐ **Money Order**

☐ **Check** ☐ **Credit-Debit Card**

MAIL TO:

AMERICAN BILL MONEY
P.O. BOX 4008
Portsmouth, VA 23701

We will Rush Your Welcome Kit by Priority Mail



Account Number:

Expiration Date:

 /

Last 3 Digits on back of card:

Cardholder
Name: _____

Address Number
of Billing Address: _____

Zip Code of
Billing Address: _____

Referred By:
#5134

Cardholder Signature: _____ Date: _____

30 FREE LEADS

Get 3 Leads A Day!

Delivered Instantly into
Your Email Box Daily!

IMAGINE

Never Running Out of Leads Again!

FREE Scripts That Work!

You will also receive proven
examples of sample emails,
texts and phone scripts that
average 7 positive replies
out of 100 prospects.



REAL TESTIMONIES

"Out of 100 leads, I got 7 appointments and 2 new team members"

- Bradley Barg, NY

Full-time Network Marketer

Give Bradley a call yourself if you're skeptical! **203-545-0478**

"I got daily leads, and 1 out of every 20 bought. I shared this with my team and earned affiliate commissions like clockwork. Thank you so much!"

-Mike Deluca,

DailyPayingCustomers.com,
Massachusetts

PLUS!

You can get paid \$10 per person, per month for every subscription you refer.

www.3leadsaday.com



The Grand Lotto Club



Why join a Lotto Club? One reason is that 1/3 of all lottery jackpots are won by Lottery Pools or Clubs. Another reason is that with this club you could soon be playing free-and even earn a regular Monthly Income.

Q: How can I Earn Money with this Lotto Club?

A: Members earn money by sponsoring new members. This benefits primarily the sponsors but to a lesser degree also their upline and downline. The larger the uplines and downlines the greater their earnings. A 2nd income stream is the sharing of Jackpot Winnings. Some details below.

Q: Is this a Quarterly program?

A: Yes. When you join for \$159 you are active for 3 months. This makes it an affordable \$1.77 a day-or about "a Cup of Coffee a Day Program."

Q: How will I know when to renew my membership?

A: You will receive an invoice in the mail about 30 days before your due date.

Q: Are there any other fees?

A: There is a \$25 Yearly Administration Fee. It is waived for the first year, but will be due at the beginning of your second year. This keeps the program sustainable. We plan for this program to last for decades to come!

Q: What are the products I will receive for my money?

A: You will receive your Welcome Kit with a Master Copy of your Personal Flyer. You will also receive 150 Targeted Leads on peel & stick labels. You will then be entered into the 3 weekly Powerball Drawings. You can pick your own numbers-or the Club's advanced software can pick the numbers for you.

Q: How do I know when people join my team?

A: When you personally sponsor someone you will receive a copy of their flyer. Genealogy Reports are available.

Q: When is a good time to join?

A: Anytime is a good time. However-the best time to join is the first half of the month. Your first joining month is a free month, and your official paid membership begins with your second month.

Q: Will I get an ID number?

A: Yes. All members will receive a unique personal ID Number.

Q: When will the first Payout be?

A: You will be entered into our State-of-the-Art Expandable Forced Matrix Tracking System. You will be paid every week a one-time \$50 Fast Start Bonus for each of your personal recruits, and \$10 Bonuses go to other eligible downline members. Your immediate downline is 5 positions wide, and your levels 2 to 5 are also up to 5 levels wide and up to 5 levels deep. Potential Earnings are \$156,000 annually.

Q: How do we get paid when we hit a Jackpot?

A: The winning ticket holder is paid 10% of the Jack Payout. If the Jackpot is \$100 Million (it's often much more) the winning ticket holder will be paid \$10 Million. The 5 direct downline members will be paid \$8 Million each. The remaining 50% of the jackpot will be equally divided among the remaining downline members. Smaller winnings are explained in our Welcome Kit.

Q: Will Turn-Key Mailings be made available?

A: Yes. The Welcome Kit shows how this service can be used.

Q: Are Marketing Materials available online?

A: Yes-a website for that purpose will be included in our Welcome Kit. Another helpful recruiting tool is the recorded Hotline: 719-745-3221. If members have any questions they can speak directly with a Club Representative.

Request free additional details from: Scoopified; PO Box 277; Dept W; Bellingham, WA 98227



Don't Build on Borrowed Ground: *Own Your Customer Relationships*



A couple of issues back, we talked about owning your business instead of just renting someone else's system. Let's get specific about the one piece that matters most: your list.

Here's what I see constantly. Someone joins a program, gets their affiliate link, and sends every single lead straight to the company's page. The company captures the email. The company sends the follow-up. The company owns the relationship. You? You're just the referral source.

That works fine — until it doesn't. Companies change compensation plans. Products get discontinued. Businesses close. And if you never captured those leads yourself, one day you wake up with nothing. No list. No way to reach the people who trusted you enough to click your link in the first place.

Why your list is the real asset

Your list isn't just email addresses. It's relationships you built, trust you earned, and a direct line to people who already said "yes" to hearing from you. That's worth more than any single product or company — because it travels with you. If this opportunity doesn't pan out, you still have somewhere to go.

How to actually start

You don't need fancy software to begin. You need a simple bridge page — something we've covered before — with an opt-in form that captures the email BEFORE you send someone to the company offer. That's it. One page. One form.

The follow-up is where it's earned

Getting the email is only half the job. Following up makes it YOUR list. And here's where people get it wrong in both directions — either they send nothing but sales pitches, or they think "personal" means manually emailing every single person every week. Neither is realistic.

The answer is automating content that still feels personal. A tip related to what they bought. A quick "here's how to use this" email. A simple "hit reply and tell me how it's going" that invites a real response — and then you actually respond when they do. That's what builds trust. People stick around for the person behind the system — not one that shows up in your inbox only when it wants something.

**Own the relationship.
Don't just rent it.**

5 STEPS TO START BUILDING YOUR LIST TODAY

- **Create** one simple bridge page with an opt-in form. Send YOUR traffic there first — before the company offer.
- **Deliver** something small and useful in exchange for the email.
- **Automate** content that feels personal — tips, check-ins, "hit reply and tell me" — then respond when they do.
- **Track it** — three numbers tell you if it's working: how many people opted in, how many replied or clicked, and how many became customers. If replies and clicks are low, your content isn't landing. Adjust before you add more.

**YOU DON'T NEED
IT PERFECT.**

**YOU NEED IT
STARTED.**



Ann Acord is The Systems Ninja, helping entrepreneurs build real businesses with strategy, automation and systems that work. Schedule a free call at thesystemsninja.com/iom

Not a VIP member yet?

You're missing out on weekly newsletters, discounts on advertising and more!

Sign up at <https://tinyurl.com/IOM-VIP>



Are Your Affiliate Commissions **PATHETIC?** Don't Make These Expensive Beginner Mistakes!

PROBLEM: You've heard the success stories. You've bought the courses. You've started (or are ready to start) your affiliate marketing journey... but you're drowning in conflicting advice and technical overwhelm.

The harsh reality? Most beginners quit within 90 days - not because affiliate marketing doesn't work, but because they make costly mistakes that could have been easily avoided.

The Beginner Traps That Kill Dreams:

- ✗ **Technical overwhelm** - Getting stuck on setup instead of marketing
- ✗ **Scattered efforts** - Jumping from strategy to strategy without focus
- ✗ **No tracking systems** - Flying blind with zero data to guide decisions
- ✗ **Compliance ignorance** - FTC violations that can destroy your reputation
- ✗ **Wrong platform choices** - Building on shaky foundations that collapse later
- ✗ **Analysis paralysis** - Spending months "learning" instead of implementing



Every day you delay proper setup = another day your competitors get ahead.

SOLUTION: Ann Acord - "The Systems Ninja" *Building Solid Foundations Since 1999*

Ann doesn't promise overnight riches - she helps you build a sustainable business.

With over two decades of experience, Ann has guided countless beginners through the maze of online marketing. She knows every pitfall, every shortcut, and every foundation element you need to succeed.

What Ann Teaches* Beginners:

- ✓ **Proper Foundation Setup** - Choose the right tools from day one
- ✓ **Email List Building** - Start building your most valuable asset immediately
- ✓ **Systematic Approach** - Step-by-step process to avoid overwhelm
- ✓ **Content Strategy** - Create valuable content that attracts your audience
- ✓ **Simple Tracking Systems** - Know what's working (and what isn't)
- ✓ **Compliance Mastery** - Stay legal and protect your reputation



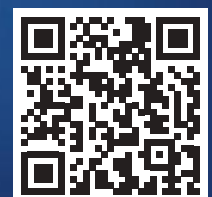
**No, you don't have to learn to DO it all. Ann can help with implementation too! But you do need to 'know what you need.'*

"You don't have to know how to build an engine to know that it needs oil changes." Ann on knowing vs doing.

FREE "Roadmap" Session (30 Minutes) - Get clarity on your next steps without the overwhelm.

Ann will help you cut through the noise and create a clear, actionable plan - regardless of whether you work together.

Book your FREE ZOOM session today!
<https://www.thesystemsninja.com/iom>



What Widowhood Taught Me About Business

By Jennifer Schwartz

If someone had asked me a few years ago what widowhood could possibly teach me about business, I would have laughed. The two seemed to have nothing in common. One is about love and loss. The other is about goals, customers, and building a future.

But after walking through the hardest year of my life, I've discovered something surprising: Many of the lessons that helped me survive personally have also made me a better business owner. Life has a way of stripping away everything that doesn't matter and revealing what truly does.

Here are ten lessons widowhood taught me that every entrepreneur can benefit from:

1. Relationships are always your greatest investment.

In business, we often chase productivity. More customers. More sales. More followers. More emails. But none of those things matter as much as people. I would trade every completed to-do list for one more ordinary evening with my husband.

That perspective has changed the way I do business. Customers aren't transactions. Team members aren't numbers. Business partners aren't stepping stones.

People matter. Always.

2. You never know what someone is carrying.

One of the greatest lessons grief has taught me is this: Everyone is fighting a battle you probably know nothing about.

The customer who seems impatient.

The distributor who suddenly disappears.

The employee whose performance changes.

The prospect who stops answering your calls.

Maybe they're grieving.

Maybe they're caring for a sick parent.

Maybe they're overwhelmed.

Lead with kindness.

It's rarely wasted.

3. Stop sweating the small stuff.

Before loss, little inconveniences felt much bigger.

Late deliveries. Negative comments. Missed deadlines.

Today? Most of those things simply don't deserve the emotional energy we give them. When you've experienced real loss, you gain a different perspective. Not everything deserves a battle.

Choose your peace wisely.

4. Character outlasts success.

People often remember what you accomplished. But they'll never forget how you treated them.

Integrity. Humility. Compassion. Generosity.

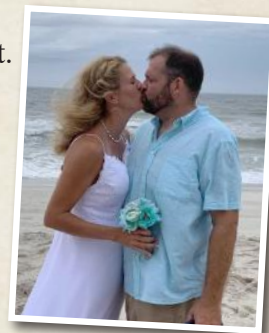
Those qualities create a legacy far greater than any income level.

5. Your village determines how well you weather storms.

No one succeeds alone. I certainly didn't survive this past year alone. Friends. Family. Neighbors. Church. People who had walked this road before me.

Business works the same way. Find mentors.

Encourage others. Celebrate their victories. Build relationships long before you need them.



6. Comparison steals both joy and progress.

It's easy to compare businesses. Someone else's sales. Someone else's vacation. Someone else's lifestyle. But everyone is living a story you can't fully see.

Run your race. Build your business.
Celebrate your own progress.

7. Asking for help isn't weakness.

For most of my life, I wanted to handle everything myself. Widowhood taught me that sometimes strength looks like accepting help.

Business isn't any different. Successful entrepreneurs ask questions. Hire experts. Seek mentors. Delegate.

Growth often begins the moment we admit we don't have all the answers.

8. There is hope after hard seasons.

One day I realized I wasn't simply surviving anymore. I was beginning to live again.

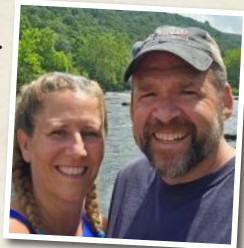
Business has seasons too. There are seasons of growth. Seasons of waiting. Seasons of disappointment.

Don't quit during a difficult season.
The next one may be your breakthrough.

9. Gratitude changes everything.

Loss has a way of making ordinary things extraordinary. Morning coffee. A phone call from a friend. A family dinner. A quiet sunset.

Gratitude has also changed the way I see business. Every customer matters. Every order matters. Every opportunity matters. Nothing is guaranteed. Everything is a gift.



10. Build something that matters.

At the end of our lives, very few people will wish they'd answered more emails or attended one more meeting.

They'll remember relationships. Lives they touched. People they encouraged. The difference they made. Yes, build a successful business.

But build one that serves people.
Build one that reflects your values.
Build one that leaves the world a little better than you found it.

Final Thoughts

I would give anything not to have learned these lessons this way. But since I have, I hope they remind you to slow down once in a while.

Call the customer.
Encourage your team.
Thank your spouse.
Put the phone away.
Choose grace.
Invest in people.

Because long after the sales have been made, the awards have been handed out, and the business has changed, one thing will always remain true: Success isn't measured only by what you build. It's measured by who you become while you're building it.



6 PRO TIPS!

Are you an affiliate marketer looking to generate more leads and improve your conversion rates? The key to success lies in driving high quality targeted traffic to your website or landing page here's how you can supercharge your affiliate marketing efforts:

1. Get Live Targeted Traffic To Your Website/ Landing Page: One of the most effective ways to increase your leads is by driving live targeted traffic to your site with our service you can get traffic that is specifically tailored to your niche and target audience, ensuring that visitors are genuinely interested in what you have to offer.

2. We Are Getting Up To 35% Opt-In Rates: Our targeted traffic is not only live but also highly effective. We are proud to report opt in rates ranging from 20% to 35%. This means that a significant portion of the traffic you receive will subscribe to your mailing list, giving you a pool of potential customers to nurture and convert.

3. Exclusive Custom Leads: The leads we generate through our service are exclusive to you. This exclusivity ensures that you are not competing with other marketers for the same prospects, allowing you to maximize your conversion rates and build a strong loyal customer base.

4. Build Your List: Building a list of subscribers is crucial for any affiliate marketer. With our high opt-in rates, you can quickly grow your e-mail list with engaged and interested prospects. A robust list is a valuable asset, allowing you to promote products, share content, and drive sales over the long term.

5. Utilize Autoresponders: An autoresponder is an essential tool for nurturing your leads. Set up automated e-mail sequences to welcome new subscribers, provide valuable content, and guide them through your sales funnel. This automation saves you time and ensures consistent communication with your audience.

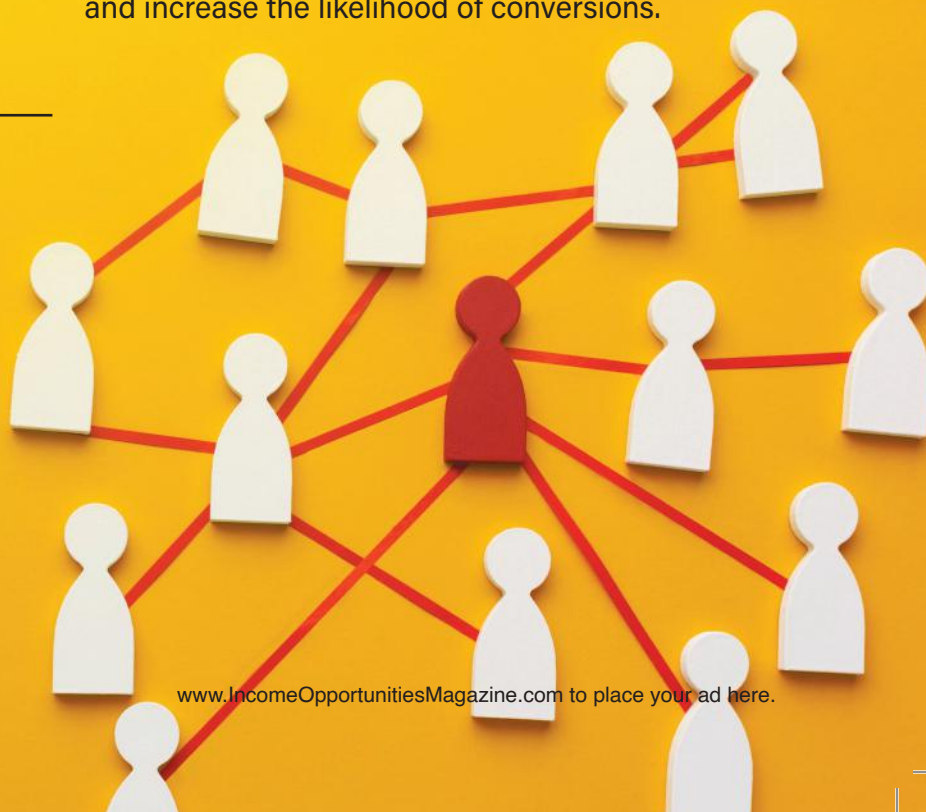
6. Hand Texting-Follow-Up: While automation is powerful, personal touch can make a significant difference. Incorporate hand texting follow up into your strategy to connect with your leads on a more personal level. This approach can help build trust and increase the likelihood of conversions.

Ready to Experience the benefits of live targeted traffic?

How to get started:

Visit www.SuperTargetedClicks.com for exclusive clicks or opt for our subscribe and save option at www.HomeBusinessClicks.com

Our service guarantees that the traffic you receive is high quality and ready to convert.



L.O.V.E.

The Secret Formula That Turns Garage Startups into Household Brands

By **Troy Dooly, BeachsideCEO** – Co-Publisher, *Income Opportunities Magazine*

Every legendary company that began in a garage, scaled to Main Street, and became a household name shares one invisible yet unbreakable foundation: **L.O.V.E.** This acronym – **Leadership, Other-Focused, Values, and Ethics** – is not soft sentiment; it is the strategic engine that turns customers into lifelong believers and brands into cultural icons. By embedding **L.O.V.E.** into existing operations, any business can deepen consumer loyalty and build a trust-inspired reputation that survives economic storms and social scrutiny.

L = Leadership

Iconic leadership is the spark that ignites vision and sustains momentum. Steve Jobs didn't just sell computers from his parents' garage—he led Apple with relentless clarity, inspiring teams to create products people didn't know they needed. Strong leaders model accountability, communicate transparently, and make bold decisions that prioritize long-term legacy over quarterly gains.

Action step: Institute a monthly “Leadership in Action” roundtable. Every department head must present one customer-impacting decision to the full team, explain its rationale, and invite direct feedback. Record and share the highlights internally and on the company blog. This single habit aligns the entire organization around visible, courageous leadership, signaling to customers that the brand is guided by steady hands rather than fleeting trends—directly boosting retention and word-of-mouth trust.

O = Other-Focused

The most enduring brands obsess over others first. Amazon's “customer obsession” and Zappos' legendary service both trace back to founders who placed buyers' needs above immediate profit. Other-focused companies treat every interaction as an opportunity to serve, creating emotional connections that price wars cannot break.

Action step: Launch a “Voice of the Customer Council.” Invite ten diverse clients quarterly for a private video call; share unfiltered product roadmaps and ask them to co-create solutions. Implement at least two of their suggestions within 90 days and publicly credit them. This concrete move shifts internal metrics from revenue-first to relationship-first, turning satisfied buyers into vocal advocates and new prospects into confident converts.

www.IncomeOpportunitiesMagazine.com for ad rates.

V = Values

Values are the non-negotiable beliefs that guide every decision. Patagonia's commitment to environmental stewardship and Google's original “Don't be evil” mantra proved that clear values create magnetic brands. When values are lived, not laminated on a wall, customers feel they are supporting something bigger than a transaction.

Action step: Conduct a company-wide Values Audit. Map every current policy, vendor contract, and marketing claim against a refreshed set of three core values. Revise or eliminate anything misaligned within six months. Publish an annual “Values in Practice” report showing real-world impact. Consumers reward authenticity; this audit turns abstract ideals into measurable proof, deepening loyalty among value-aligned buyers.

E = Ethics

Ethics is the quiet promise that a company will do the right thing even when no one is watching. Johnson & Johnson's swift handling of the 1982 Tylenol crisis and Costco's living-wage philosophy built reservoirs of public trust that competitors still envy. Ethical behavior eliminates scandals and compounds goodwill.

Action step: Establish an independent Ethics Advisory Board that meets quarterly to review supply-chain practices, data usage, and advertising claims. Empower the board to halt any initiative that fails its review. Communicate outcomes transparently on the website. This visible commitment reassures customers that their loyalty is placed with integrity, converting skeptics into lifelong brand defenders.

Businesses that practice **L.O.V.E.** don't merely grow; they matter. Leadership inspires, other-focus connects, values anchor, and ethics protect. Adopt these four action steps today, and your garage idea can become tomorrow's household name, built not on hype, but on the enduring foundation of love that customers feel, believe, and return to for generations.



POSTCARDS WORK!

INSERT YOUR POSTCARDS IN THE NEXT ISSUE OF
INCOME OPPORTUNITIES MAGAZINE

For **ONLY 15¢** Each, We Will Insert and Mail Your
Postcard to the **#1 Most-Targeted Opportunity
Buyers and Seekers List** in the Nation!

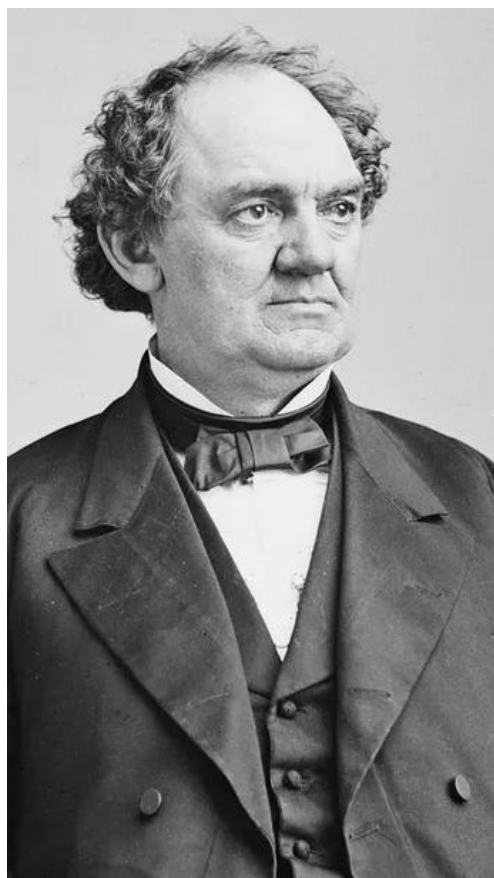
Insert 500 Postcards for Just \$75!

Only 15¢ Per Postcard! • Limited Slots Available

Order Now! First Come, First Served!

Text 717-808-1772

www.IncomeOpportunitiesMagazine.com



**“WITHOUT ADVERTISING,
SOMETHING TERRIBLE
HAPPENS...
...NOTHING.”**

– P.T. BARNUM

*The deadline for advertising in the
next issue of Income Opportunities
Magazine is **October 7th.***



**Professional design
gets you noticed.
Getting noticed
Makes **MONEY!****

Our Creative Director, Herb McNally, is here to help!

Herb isn't just a designer. He's a problem-solver with a deadline-driven brain and a background forged inside a company that mailed to over 30 million homes a year. He was there as it grew from humble beginnings to national scale. After 25 years of working in advertising/marketing for corporate America, he wants to work with **PEOPLE LIKE YOU!**

Whether it be **POSTCARDS, BUSINESS CARDS, BROCHURES or MAILERS**, let Herb help you with developing your brand & promotional/marketing material.

**Contact Herb via email at
McNally22@gmail.com**

& mention our magazine for discounted rates.

Done-For-You:

Turn YOUR Postcards into Show-Stopping Ads!



- **Your Vision, Our Expertise:** Witness the magic as we transform YOUR postcard offer into a jaw-dropping full-page or half-page ad.
- **Done-For-You, Done Right:** We handle every detail, saving you time and effort while ensuring eye-catching advertisement.
- **Greater Exposure, Less Expense:** Experience the power of reaching more people with less money.
- **Unleash Your Potential:** Elevate your marketing game with a half-page or full-page ad that radiates attention and captivates readers like never before.
- **More Bang For Your Buck:** Save \$100's on labels, stamps, and labor.

Achieve greater reach for as little as \$495

"Unlock Your Advertising Upgrade Today!"

Hurry! **Visit IncomeOpportunitiesMagazine.com**

or **Text 717-808-1772** before October 7th to

Experience remarkable cost savings!

Home-Based Business OPPORTUNITY SEEKERS MAILING LIST

Fresh, high-quality names and mailing addresses of people interested in starting their own home-based business. These are fresh, "out of circle" beginners who have called or written in response to national advertising.

- ▶ 4,000 to 6,000 New Names Available Monthly!
- ▶ All names are between 1 and 45 days old!
- ▶ Names are printed 1200 dpi on laser labels to increase the quality of your mailing piece!
- ▶ Phone, fax or mail us your order!
- ▶ All orders shipped within 24 hours! We can even e-mail your names to you same day if we receive your order by 12 noon!



"The #1 biggest reason people fail in marketing is they don't have any lists! I use HBA lists, and my team does too!" - Mike Kentrolis, 100k Team Inc.



LOW PRICES!

500	– \$	55.00
1,000	– \$	95.00
2,000	– \$	150.00
5,000	– \$	350.00
10,000	– \$	700.00

MAILING LIST ORDER FORM

Quantity: ☐ 250 ☐ 500 ☐ 1,000 ☐ 2,000 ☐ 5,000 ☐ 10,000

Choose 1: ☐ Peel & Stick Labels ☐ Email Names To Me.

Program You Are Promoting _____

Name _____

Address _____

City _____ St. _____ Zip _____

Phone _____ Fax _____

Email Address _____

☐ VISA ☐ MasterCard ☐ AMEX ☐ Discover ☐ Money Order ☐ PayPal

Credit Card # _____

Exp. Date _____ CVV _____ Total \$ _____

Card Holder's Signature _____



Email All Of Your Information To:
Sellingpower@comcast.net

Or ... Fill Out This Form And Email To:
Sellingpower@comcast.net

Or ... Mail To:
Income Opportunities LLC
6461 Cherry Street
East Petersburg, PA 17520
For More Information,
Text (717) 808-1772

GREAT Money-Making Programs

**With Long Term, FREE Full-Page Advertising For You.
Online Magazine included with Link & Publication
Provided So You Can See Your Ads Running.**

Indefinitely, GUARANTEED!

www.maildealers.com/rayhprice

No Computer, Send \$3.00 & 3 Stamps To:
Ray H. Price, 500 Vermont St. Altadena, CA 91001



Give Your Business A PUNCH!

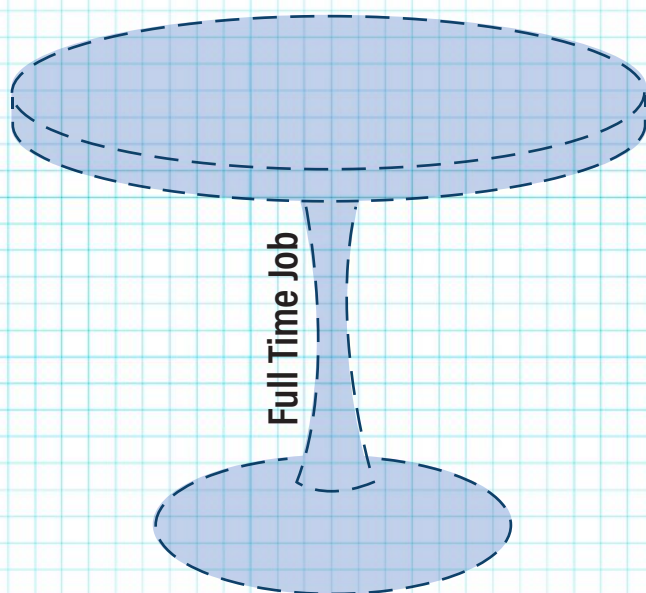
Advertise in the next issue of
**INCOME
OPPORTUNITIES
MAGAZINE**



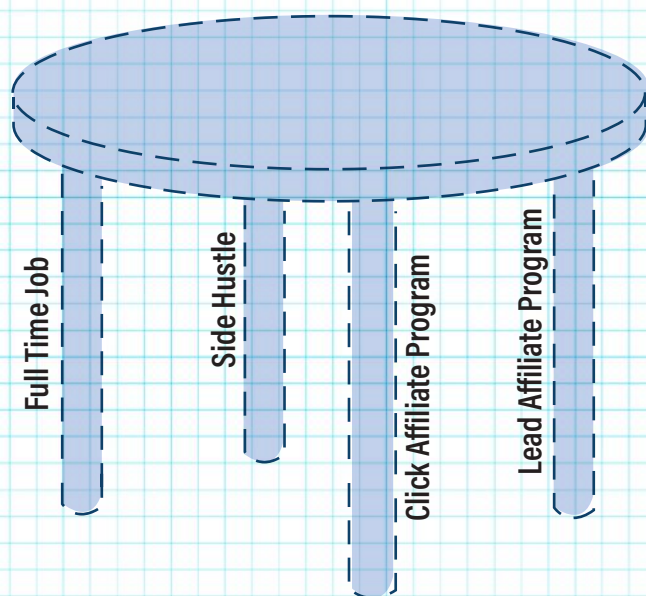
The Deadline is October 7th.

THINK OF YOUR INCOME AS A TABLE

Only **ONE LEG** to support the table.
If the **ONE** leg breaks, the table collapses.



MULTIPLE LEGS to support the table.
If the **ONE** leg breaks, the table will wobble but **REMAINS STANDING**



THINK OF THE TABLE AS YOUR LIFE AND THE LEGS AS YOUR INCOME STREAMS. SET YOURSELF UP WITH MULTIPLE STREAMS OF INCOME SO THAT YOUR LIFE DOESN'T COLLAPSE IF ONE FAILS

*Many of you already have 2 legs on your table: a full time job & a side hustle.
Why not add 1 or 2 more legs to make that table even stronger? With our affiliate programs, you can earn even more additional income, simply by referring your people to our clicks and leads.*

Jeremy D: "Earning extra monthly income with Leads and Clicks is a breeze. Simple, smart, and a no-brainer. Perfect for boosting income while helping my main business grow."

Thomas A: "Leads and Clicks is a winner! Effortlessly pocketing a few hundred dollars each month. It's easy and it's quick – perfect for increasing my income while promoting my other businesses!"

Make 2026 the year to strengthen your financial table!

Visit <https://3leadsaday.firstpromoter.com/> &
<https://orderbizleads.firstpromoter.com/> to get started today.

**If You Want To Build
Your List With Quality
Subscribers, You Need
The Best Source!**



GUARANTEED CLICKS

\$99

100 Monthly Super-Targeted
Guaranteed Clicks.
USA Traffic Only (Tier 1)

Only 99¢/Click

JUNIOR

\$247

250 Monthly Super-Targeted
Guaranteed Clicks.
USA Traffic Only (Tier 1)

Only 99¢/Click

BUILDER

\$396

450 Monthly Super-Targeted
Guaranteed Clicks.
USA Traffic Only (Tier 1)

Only 88¢/Click

HEAVY HITTER

\$830

1,000 Monthly Super-
Targeted Guaranteed Clicks.
USA Traffic Only (Tier 1)

Only 83¢/Click



A Newbie-Proof Solution to High-Converting, USA ONLY Targeted Traffic

www.homebusinessclicks.com

**STOP
Wasting
Money on
Clicks.**



**Get clicks that convert. Visit
HomeBusinessClicks.com now!**

**Get Traffic
That Converts!**

PROVEN CONVERSIONS - The system filters
out time-wasters, sending real prospects to your
landing page.

NO GUESSWORK - No more wondering if your
ads are being seen by the right audience.

RESULTS THAT MATTER - The difference
between random traffic and **high-intent traffic**
is the difference between spinning your wheels
and **making real money online.**

If you're tired of chasing leads and getting no-
where, **HomeBusinessClicks.com delivers real
visitors, real engagement, and real results.**

RED HOT "3 FOR 1" POWERHOUSE MAIL ORDER BUYERS

Direct from the publisher. We can supply you with **high-response mail order buyers.** These are fresh, high-quality names and mailing addresses of people interested in starting their own side hustle, remote gig, or earning extra income. If you are looking for **results, and higher conversion rates, this inhouse publisher's list is for you.**



"3 FOR 1" SPECIAL PRICING

Because of our publishers' resources, we will 3x your order on all names purchased. Our special pricing is as follows:

- 200 Names (you get 600) \$60.00**
- 500 Names (you get 1,500) \$125.00**
- 1,000 Names (you get 3,000) \$250.00**
- 2,000 Names (you get 6,000) \$350.00**
- 3,000 Names (you get 9,000) \$495.00**

All names supplied on peel and stick labels. All orders include fast, free priority shipping. Personal checks and money orders welcome. Orders will be processed within 24 hours. If you would like the file emailed in a CSV file, please make a special note of that, and include your e-mail address. We can either e-mail you the file or ship you peel and stick labels. We cannot do both.

To order, text 717-808-1772

(between 10 AM and 3:30 PM ET)

or email sellingpower@comcast.net

Over 80%

of our buyers are repeat buyers - a testament to the responsiveness of our list.

What is the name of your offer _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Email address: _____

☐ Visa ☐ Mastercard ☐ AMEX ☐ Discover



Total Quantity: _____

Total Price: _____

☐ Peel and Stick Labels ☐ Email me the .csv file

Credit Card# _____

Exp. Date _____ CVV _____

Card Holder Signature _____

Mail to:

**Income Opportunities LLC
6461 Cherry Street
East Petersburg, PA 17520**

"Let your light shine before others" - Matthew 5:16 <>>

www.IncomeOpportunitiesMagazine.com for ad rates.

Working with Your Spouse:

3 Action Steps to Avoid Burnout and Save Your Marriage

By Troy Dooly, *BeachsideCEO* – Co-Publisher, *Income Opportunities Magazine*

Working alongside your spouse can be one of life's greatest adventures – combining love, shared vision, and complementary strengths into a powerful team. Yet without intentional safeguards, the lines between home and office blur, breeding resentment, exhaustion, and, too often, divorce. Statistics from marriage researchers show that couples who run businesses together face higher conflict rates unless they build protective habits early. The good news? With biblical wisdom and practical boundaries, you can thrive together without sacrificing your marriage or your sanity.

Start by setting clear boundaries. Designate “work-free zones” such as dinner tables and bedrooms. Schedule weekly “state of the union” meetings that are strictly business-focused, then shift to date-night mode afterward. Divide roles according to each person's God-given strengths rather than defaulting to “whoever's available.” One spouse may handle finances while the other leads creative vision – reducing overlap and second-guessing. Prioritize individual rest and self-care; burnout strikes when both partners are pouring from empty cups. Build in weekly Sabbath rhythms – unplugged time for worship, play, and reconnection – so you return to work refreshed instead of resentful.

Communication must remain kind even under deadline pressure. Use “I feel” statements instead of accusations, and celebrate small wins daily. Seek outside counsel from a mentor couple or a Christian business coach before small issues snowball. These habits alone dramatically lower the risk of marital fracture, but Scripture gives us even deeper anchors.

Three Biblical Action Steps for Couples

1. Build a Threefold Cord (Ecclesiastes 4:9-12). *“Two are better than one... If either of them falls down, one can help the other up... A cord of three strands is not quickly broken.”* Make prayer and seeking God's wisdom a non-negotiable daily or weekly rhythm. Begin every major decision with joint prayer, inviting the Holy Spirit as the third partner. This keeps your shared goals aligned with heaven's purposes and protects you from self-centered ambition that leads to burnout.

2. Practice Mutual Submission (Ephesians 5:21). *“Submit to one another out of reverence for Christ.”* In the pressure of deadlines or differing opinions, choose to serve rather than dominate. Listen first, honor each other's input, and defer when your spouse's expertise shines. This posture of humble respect diffuses power struggles and reminds you that your marriage is bigger than the business.

3. Forgive Quickly and Rest Intentionally (Colossians 3:13). *“Bear with each other and forgive one another if any of you has a grievance against someone. Forgive as the Lord forgave you.”* Conflicts will arise – missed deadlines, hurt feelings, and financial stress. Resolve them the same day (Ephesians 4:26) and extend grace lavishly. Pair this with deliberate rest, modeling the Sabbath principle so exhaustion never becomes the silent third party in your marriage.

Couples who weave these biblical steps into their daily rhythm discover that working together actually deepens intimacy rather than destroying it. Your business becomes a testimony, your home a sanctuary, and your partnership a living picture of God's design for unity. Start small this week: one joint prayer, one honest conversation, one act of quick forgiveness. The same grace that holds your marriage together will also hold your shared dreams—stronger, wiser, and burnout-proof.

Income Opportunities Magazine VIP Membership

Serious tools. Real discounts. Built for action-takers.

VIP members receive exclusive savings and insider access, including:

- ★ Discounted advertising rates
- ★ Special pricing on leads, clicks, and traffic
- ★ Priority access to promotions and placements
- ★ Print + digital access to Income Opportunities Magazine
- ★ Bonus resources not available to the public
- ★ Weekly newsletter from our co-publisher, Troy Dooly, filled with conversion hacks, shortcuts, and tips.



If you advertise, promote, or build income online, VIP pays for itself fast.

Start FREE Today by Visiting

www.incomeopportunitiesmagazine.com/vip-offer



**WANT AN EXTRA
STREAM OF INCOME?**

Find details at: FRANTZPIERRE.COM
Call. Text. WhatsApp: 347-661-5175

**Advertise
in our
classifieds**

JUST \$45!

Email bob@incomeopportunitiesmagazine.com

ON FIRE TO RETIRE!
GOTTA HAVE TRAFFIC!

Lock-In Your Spot!
POWERFUL BUSINESS OPPORTUNITY!
VISIT.. RetireInWeeks.com

**Don't miss this Once-In-A-Lifetime Chance for
Game-Changing Wealth Creation!**

Stop Waiting 20-40 Years
when you can do it in 1 Year!
Enjoy life! Travel! Pay off Debt!
Just start living!
Simple, Fair & Affordable for anyone.

Email bltimelife@gmail.com
Register Here: www.besttrendinglifestyle.com



\$200.00 PLAN 4 PERSPERITY
FREE Full Page Advertising
GUARANTEED INDEFINITELY!
Publication mailed or Emailed to
You with Your Ads running in
them, FREE
INFO <https://bit.ly/4r1uC3E>
Order Or Design Post Cards
For Most Any Program
Here: <https://theofficeannex.com/a/98/>

**UNLOCK YOUR
WEBSITE'S FULL
POTENTIAL WITH
SUPER TARGETED CLICKS!**

Join the ranks of over
1,000 REPEAT CUSTOMERS
who have witnessed
extraordinary results with
LiveGood, GotBackUp,
TranzActCard, and more!

✓ **Supercharge your website's
traffic, conversions, and sales**

Visit www.SuperTargetedClicks.com today!



**Get 30
Leads
FREE**

www.3LeadsADay.com

Reaching 25,000+ Entrepreneurs Every Two Months Via Print & Digital Advertising.

Published Every Other Month With 80% Ad Renewals.

Place Your Ad By Texting 717-808-1772, Or Visit

www.IncomeOpportunitiesMagazine.com

Turn \$25 One Time Into \$500 Daily!

And learn how to get paid to give away a

**Thousand Dollar Affiliate
Mentor Income Scholarship**

with an AI Sales and Recruiting System

Get started today for only \$25 one time! →

<https://www.affiliatementor.com/vsl1/samsmith/wealth>

For details call Sam Smith • (317)253-7158



\$100 "CASH-FLOW" HOME-BIZ!!

Earn 24/7 365 \$100's "Cash" Daily with your Cash-App!
Powerful! Start Today "How-To" \$100 "Cash" Pay-Days Fast!!
Hurry! Watch Short Powerful Video to Learn & Earn!!

www.EzBiz100.com



Cash to your door
\$500-\$1000 per day!!
No selling no convincing
For details call Richard
(562) 810-1462



**Brochure Mailer
Wanted!!!**

\$\$\$ EARN EXTRA CASH \$\$\$

Call Now!!!
1-800-299-6788

WWW.MAILBROCHUREFROMHOME.COM

DO YOU NEED EXTRA MONEY?
Then Try The EASY 50.

--	--	--

There are three boxes above. Your name and address goes in box one. Your opponent's name and address goes in box two.

And their opponent's name and address goes in box three.

\$170.00 to get started. Four separate payments. No monthly payments. You also will receive a cover letter with your name on it.

For more information write to:

Steven Lynch; 150 Lake St; Apt 4H; White Plains, NY 10604

DITCH CABLE
\$49⁹⁵/mo.

15K Live Channels, 130K Movies
30K TV Series, Live Sports
Call (361) 466-5721



UP TO \$198 PER SALE!

Selling ads in **Income Opportunities Magazine** means
you're helping marketers grow – while earning solid commissions.

✓ **Simple Model** ✓ **Real Value** ✓ **Repeat Buyers**

**It's not for everyone – but if you've
got experience and follow-through...**

email bob@incomeopportunitiesmagazine.com

Tell me how you'd sell ads starting today.

Closing Thoughts:

Finishing 2026 Strong: What Bob Schwartz Would Say...

By Troy Dooly, BeachsideCEO –
Co-Publisher, Income Opportunities Magazine

As 2026 draws closer to the end than the beginning, I find myself pausing to reflect on a year marked by both profound loss and remarkable resilience. The passing of my dear friend and business partner, Bobby Schwartz—the founder of what became Income Opportunity Magazine (formerly Home Business Advertiser,) left a void that words can scarcely fill. Yet in the quiet moments of reflection, I can almost hear his voice: encouraging, direct, and full of vision, speaking to each of us about the journey we've shared.

Bob built this magazine on a simple but powerful idea: creating a platform on which everyday entrepreneurs could share their stories and opportunities without gatekeepers standing in the way. He stood alone for years, publishing with passion because he believed in the dreamers, the hustlers, and the families building better lives through home-based and direct-selling businesses.

If Bob were here today, I believe he would beam with pride at what has unfolded since his departure. He would look at his wife, Jennifer Schwartz, his best friend, lover, and the devoted mother of their girls, and smile that knowing smile of his. *"She is the brains of the team,"* he would say without hesitation. He would marvel at how her creativity, her unwavering faith, and her constant prayers have taken his dream to an entirely new level. The magazine has grown, the vision has expanded, and the heart behind it remains as strong as ever.

To Jennifer, I can hear him adding gently but firmly: *"Don't forget your own dreams, sweetheart. Never let the magazine or the business keep you from flying high with the girls."* Family always came first for Bob, and he would want that balance to guide her steps forward.

To me, he would offer a huge bear hug and a heartfelt word: *"Thank you, my friend, for loving my girls the way you do. For standing with them in the highs and the lows, for always praying, and for being a listening ear when it mattered most."* Those words would mean the world, because walking alongside Jennifer and the family through this transition has been both an honor and a privilege.

Finally, Bob would turn his attention to all of you, our loyal advertisers, readers, and supporters. With that signature conviction in his voice, he would say: *"You are the reason I stood alone all those years publishing this magazine. You are why it existed, so you could share your stories, your opportunities, and your successes with others who are hungry for the same path."*

As I reflect on this past year, this is what I truly believe Robert "Bob" Schwartz would say to us all. He would remind us that legacy isn't about holding on, it's about moving forward with purpose, faith, and gratitude.

So here's my charge as we head into the final stretch of 2026 and prepare for what's next:

Live Well. Finish Strong.

A stylized signature of Troy Dooly in blue ink, with the words "The Beachside CEO" written in a smaller font below it.

Troy Dooly
Co-Publisher, Income Opportunities Magazine



THE 9-5 FEEDS YOU



THE 5-9 FREES YOU

New to this?

Ask about our:

\$45 starter ads,
30 FREE leads, Beginner-
friendly traffic packages
& VIP discounts



**Income Opportunities LLC helps you
turn your 5-9 into something real!**

Advertise your opportunity to thousands of motivated readers!

Get guaranteed targeted clicks to your website!

Receive consistent daily leads & tap into proven mailing lists of buyers!

Start building your 5-9 today!

Email: bob@incomeopportunitiesmagazine.com **Text/Call:** 717-808-1772

Free Income Tools!

You can create unlimited Pages,
Funnels, Websites, Offers for
JUST \$25!

That's only
82¢
per day!

- ▶ Quickly build amazing pages and funnels, generate high quality leads, & turn those leads into sales!
- ▶ Pays you 80% commissions for every customer that you recommend to **FREE INCOME TOOLS!**
- ▶ That means you'll get **\$20 PER MONTH** for every customer you refer to us!
- ▶ Get your business LIVE in as little as 10 minutes!

www.FreeIncomeTools.com

