

JUL/AUG 2025

www.HomeBusinessAdvertiser.com

FINAL ISSUE
Details on Page 3

HOME BUSINESS ADVERTISER

Your Marketplace for Home Based Business & Network Marketing Opportunities

*“I Came Out of
Retirement to Work...
...**The Perfect
Business.**”*

Industry Icon Dr. Peter Wolfing is

**BACK IN THE
GAME BECAUSE
OF THIS LAUNCH!**

Read More About Peter's
“Perfect Business”

on Page 6





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– Mark Davis, 30-Year MLM Veteran

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ANNOUNCEMENT TO READERS: Introducing A New Era:

Income Opportunities Magazine

*Powered by 21 Years of Home Business Advertiser
by Bob Schwartz, Jr.*

We're excited to announce a bold, new chapter in our publishing journey! **Income Opportunities Magazine** - "Helping You Build a Business You Love - So You Can Live a Life You Love!"

Starting in September 2025, Home Business Advertiser is evolving into Income Opportunities Magazine - a modern platform built for today's opportunity-seekers, side hustlers, freelancers, and digital entrepreneurs.

And more BIG NEWS ...

Troy Dooly, Beachside CEO Joins Us As Co-Publisher

Troy Dooly - known across the industry as The Beachside CEO - has officially joined Bob Schwartz, Jr. as Co-Publisher.

Troy is a former U.S. Marine (1982-1988), a family man, and a man of faith who unapologetically loves God and this country. That strength of character and leadership will now help guide this magazine forward.



www.HomeBusinessAdvertiser.com for ad rates.

**COMING
SOON!**



Here's why this matters:

✓ Proven Integrity

Troy has spent decades protecting business owners from scams, shining a light on what's real - and calling out what isn't. His voice has become a trusted source of truth in the network marketing and home business space.

✓ Influence That Matters

From TroyDooly.com to Beachside CEO podcast, Troy reaches thousands of people like you, every week! His involvement brings new exposure, powerful stories, a massive boost in credibility and reach!

✓ Mission-Driven Alignment

Troy and Bob are united in purpose: to equip honest, hardworking people with the tools, systems, and leads they need to succeed - without hype or gimmicks...

Just truth, opportunity, and heart.

What's Next?

You'll see fresh voices, bold design, and honest success stories rooted in faith, freedom, and entrepreneurship. Building A Legacy for Life - with new energy!

📣 *Want to be featured in the next issue?*

Contact Bob directly for a "one-on-one" and let's tell your story to the world!

Call/Text: 717-808-1772

Bob@HBAPreview.com

www.IncomeOpportunitiesMagazine.com

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So You Can Live a Life You Love!***

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Bob Schwartz & Company

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JULY/AUGUST: FINAL ISSUE OF HOME BUSINESS ADVERTISER

Your Marketplace for Home Based Business & Network Marketing Opportunities

Publisher's Notes:

As you flip through the pages of this final issue of Home Business Advertiser, I hope you'll pause to celebrate the heroes inside – people who've built something from scratch, overcome real challenges, and stayed the course.

This magazine has always been about real opportunity for real people. That mission isn't ending – it's expanding. **Our next chapter launches this fall with Income Opportunities Magazine, and if you're even thinking about advertising in it, don't wait. Reach out to me – Bob Schwartz – as soon as humanly possible. Like... now.**

I want to thank a few incredible people:

Troy Dooly, for being more than a co-publisher – he's been a spark of truth and vision.

Herb McNally, our new creative director, who's making everything look better than ever.

And my wife, **Jennifer Schwartz**, who's stood by me through every crazy deadline, road trip, and print run.

Wishing you the best, most joyful, most freedom-filled summer of your life.

Stay close to God, stay tight with family, and remember:

Advertising doesn't cost – it pays.

Especially when it's in the right magazine. 😊

See you in the fall.

– Bob



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From Outhouse to Penthouse:

Why US Marine, Dr. Peter Wolfing Is a MAJOR Force Behind the Next Big Wave in Digital Business.

He didn't grow up with a silver spoon in his mouth. Dirt Poor. No shortcut. No inheritance. No private runway lined with motivational speakers.

Just a uniform, a calling, and a relentless work ethic forged in the United States Marine Corps.

Dr. Peter Wolfing didn't build his reputation on noise. He built it on results. Over the past three and a half decades, he's created platforms and systems that have helped over 2 million entrepreneurs build from the ground up – just like he did.

Now, he's back in motion. And for the few people paying attention, this could be a rare window to learn from the builder... **before the rest of the world catches on.**

The Perfect Business

There's a digital company, founded over 18 years ago, that has already set near-record highs in their sales. Their flagship communication product is being relaunched this month with:

- **Digital Product Everyone Can Use**
- **Global Access in Virtually Every Country**
- **Affordable Entry Price Points for the Global Masses**
- **A Referral Structure Built for INSTANT GLOBAL Commissions Worldwide**

We're not naming names here. And that's intentional. The company is protecting its brand by avoiding public hype. But behind the scenes? It's moving fast – and Peter Wolfing is helping lead the charge.

This model is different. It's built for entrepreneurs who move fast, act smart, and want tools people actually use. Peter calls it "the perfect business model." That's not hype - it's because it's:

- **Digital** (no shipping, no borders)
- **Scalable** (from side hustle to full-time)
- **Global Product Everyone Can Use That Requires LITTLE TO NO SELLING!**

It's business that just makes sense. Especially now.

What Makes This Different?

- **18-Year Company Track Record**
- **Established DSA** (Direct Sales Association Member)
- **Instant Global Commissions**
- **Real Digital Product. Real People. Real Pay.**
- **Built for Entrepreneurs Who Are Ready For Speed Now**

More Than a Launch... A Leadership Opportunity

This is about more than a tech relaunch. This is about access – to the right platform, with the right guidance.

Peter isn't looking to flood social media with signups.

He's working quietly, connecting with individuals who want to lead with integrity, earn with speed, and grow globally. If you've ever wanted to align with leadership – actual leadership – this may be your window.



www.HomeBusinessAdvertiser.com to place your ad here.

Call To Action:

Get In Early

Want to be part of something global, scalable, and instantly profitable? Dr. Peter Wolfing is personally inviting serious partners to connect with him before this opportunity goes fully public.

Email: ueconomycompany@gmail.com

Text: 646-258-9400

Learn more: VideoEmail.Info

This isn't hype. It's smart. Get the details. Make the move.

A Personal Note From the Publisher

As publisher of Home Business Advertiser, I've known Peter Wolfing for years. He's the real deal – disciplined, steady, and trustworthy. That said, we do not recommend or endorse any specific program or income opportunity. Always do your own due diligence. Ask questions. Get informed.

What we do believe in is this: highlighting proven entrepreneurs who are helping others rise.

Why Now?

Because timing matters more than talent. Peter Wolfing is building with people who want to move quickly, earn instantly, and lead globally.

If that's you – don't wait.

Final Thought

Not everyone gets handed a silver spoon. But some people, like Peter Wolfing, forge their own. Then they help others build theirs. This moment may not repeat. If something in your gut says, "This is worth checking out," – trust it.

Reach out. Ask questions. Decide for yourself.

Go to VideoEmail.Info

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More About Dr. Peter Wolfing



Former U.S. Marine



**Member, National Academy
of Best-Selling Authors**



**Co-Author with Brian Tracy
& Sir Richard Branson**



Featured on CBS, NBC, ABC & FOX



2-Time Quilly Award Winner
(Excellence in Authorship)

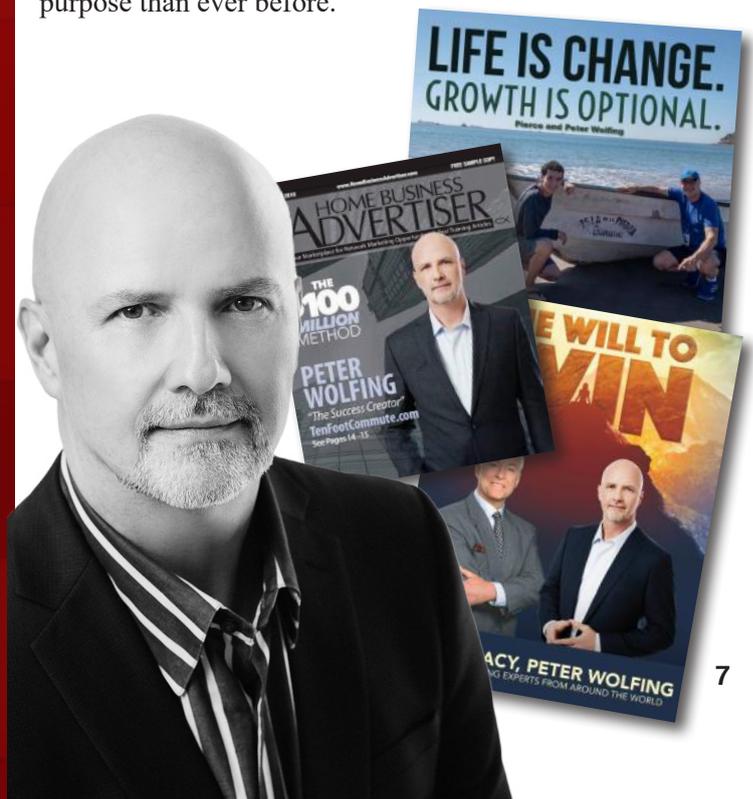


3-Time EXPY Award Winner
(Media, Speaking, Authorship)

*"I'm not the best at many
things, but at this
(sponsoring and leadership training),
I'm world-class."*

– Dr. Peter Wolfing

With over 35 years of experience in leadership, business development, and digital innovation, Dr. Peter Wolfing continues to help others build smarter, faster, and with more purpose than ever before.



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- ✓ **Get 60 FREE LEADS** in your first month.
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Celebrating AMERICAN HEROES

The Unstoppable Journey of SFC Frank McMillon

U.S. Army Retired

Sergeant First Class (SFC) Frank McMillon is the kind of leader who reminds us what true service looks like. With 20 years of honorable service in the United States Army as a Transportation Management Specialist, Frank played a vital role in keeping military operations running smoothly around the world. His dedication, discipline, and leadership set the standard for those around him.

But retirement wasn't the end of Frank's mission, it was the beginning of a new one.

Today, Frank continues to lead by example as an entrepreneur with My Daily Choice, where he focuses on AKASHX, a powerful fintech and crypto education platform, and Travel, a program helping everyday people see the world without breaking the bank. His story is a powerful reminder that veterans bring unmatched value to the business world – and that the spirit of service can take many forms.



Frank McMillon is not just retired - he's re-fired with purpose. He's helping others grow, learn, and succeed in life and business, and he's proof that leadership doesn't stop at the end of military service. **It simply evolves.**



Service. Strength. Significance.

→ Want to connect with SFC Frank McMillon?

Visit his all-in-one hub at FrankMcMillon360.com and see how he's continuing to serve others through business, mentorship, and global travel.

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Celebrating **AMERICAN HEROES**

The Story of Glenn Michael Coplin

Combat Engineer, Patriot of the Year

By Bob Schwartz, Jr.

TEMECULA, CALIFORNIA – On May 22, 2025, at the Military Order of the Purple Heart Convention, held at the Embassy Suites Hilton in Temecula, Vietnam combat veteran Glenn Michael Coplin was awarded the Department and Region 6 Patriot of the Year honors – recognizing decades of sacrifice, service, and leadership.

Born in St. Louis, Missouri, Coplin enlisted in the U.S. Army on October 5, 1967, at just 17 years old – seeking escape from a violent home. After completing basic and explosives training at Fort Leonard Wood and Fort Campbell, he was deployed to the Korean DMZ and later volunteered for Vietnam. Assigned to the 39th Combat Engineer Battalion, 23rd Infantry Division (Americal), Coplin served as a minesweeper and demolitions specialist, often risking his life clearing deadly traps from roads near Chu Lai and Tam Ky.



One mine blast threw him from a dump truck and nearly cost him his life. “I came to with a sergeant holding my head,” he recalls. “I couldn’t hear, I couldn’t see.” He was later awarded the Purple Heart, though at the time, he was too angry to accept it. A second mine explosion caused further injuries just before his tour ended in 1970. He returned home only to be met with jeers and insults – an all-too-common experience for Vietnam veterans. Traumatized, Coplin battled nightmares, depression, and alcoholism for years.

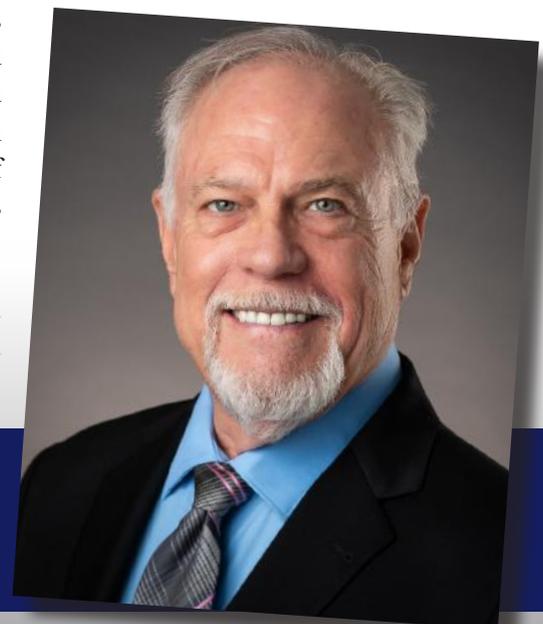
In 1978, desperate for a fresh start, he moved to Southern California with \$250 and a one-way bus ticket. After years of construction work, failed relationships, and DUI arrests, he checked himself into a VA program at Loma Linda. A fellow veteran named Joe stopped him from quitting on day one. That moment changed his life.

Now sober for 45 years, Coplin has dedicated his life to lifting up fellow veterans. He’s been in counseling at the Vet Center for over 30 years and has worked tirelessly to help post-9/11 veterans find sobriety, support, and purpose. In addition to his Purple Hearts, Coplin earned Army Commendation Medals and has undergone multiple surgeries from his wartime injuries – including shoulder and knee replacements and spinal damage.

But his service didn’t stop when the uniform came off. Coplin has worked in construction, government security, and even provided supervision at major Hollywood events. He holds multiple licenses and certifications, including as a general contractor, Lean Six Sigma Green Belt, and profit consultant. Through organizations like the Convention of States, American Frontline Doctors, and Freedom Brigades, he continues to serve his community and fight for American values.

A life member of the Military Order of the Purple Heart, DAV, VFW, VVA, and American Legion, Coplin is a voice of experience, courage, and redemption.

“I just want other veterans to know there’s hope,” he says. “You don’t have to stay stuck in the past. There’s light ahead.”



Celebrating AMERICAN HEROES

Legacy of Valor: Andy L. from Texas

United States Air Force, 1985–1991

Andy L. served in the U.S. Air Force from 1985 to 1991, during the final years of the Cold War. Working closely with air refuelers and bombers – some carrying nuclear payloads – he played a vital role in America’s global defense.

His dedication runs deep. Andy’s father served in World War II and was twice wounded in combat. After being shot the second time, he lay alone for hours on the battlefield as German forces advanced. In a miraculous moment of survival, enemy soldiers mistook him for dead and moved on. That brush with death led to what he called a “radical salvation.” He dedicated the rest of his life to Christ, boldly sharing his faith and rarely leaving home without a T-shirt proclaiming God’s love.



Andy treasures his father’s Army-issued pocket Bible. Inside, in fading ink, it reads: “In foxhole. Never so scared in all my life.”

Today, Andy carries on that legacy of courage and service. Through the upgraded Power Lead System, he now helps everyday Americans – especially veterans and entrepreneurs – build income from home using powerful AI tools.

Andy L. is more than a veteran. He’s a bridge between generations of American heroes. Through service, faith, and family, he honors both the uniform he wore and the values his father fought for.

Thank you, Andy—you and your dad are true American Heroes.

Success Story: Coach Marcus Jones – 7FigureEarners.com

As Thomas Fuller once said, "Great hopes make great men." Coach Marcus embodies this, turning his aspirations into action and his passion into a mission—empowering people to create life-changing income from home.

Delayed doesn’t mean denied. Your breakthrough might be right around the corner. Just ask Coach Marcus Jones, the owner of 7FigureEarners.com and a respected entrepreneur featured as a Home Business Advertiser cover story.

Marcus didn’t achieve success overnight. Like many entrepreneurs, he faced setbacks, doubts, and roadblocks along the way. But he never gave up. Instead, he stayed committed to his vision, learned from failures, and refined his strategy until he built a thriving business helping others achieve financial freedom.

Whether you’re looking to break free from financial struggles or scale your existing business, Coach Marcus has the blueprint and mentorship to guide you.

Reach out to him at 7FigureEarners.com and tell him Bob Schwartz from Home Business Advertiser sent you.



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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.

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

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How to Create a Personal Brand That Converts:

5 Keys from The Systems Ninja, Ann Acord



Ann Acord
The Systems
Ninja, aka Chief
Old Fogey

1. Define Your Unique Value Proposition

What makes you special?

Maybe you're a busy mom who found amazing time-saving kitchen gadgets, or a fitness enthusiast who only promotes tested products. For example, if you're promoting health supplements, your angle might be *"I only recommend products that helped me lose 30 pounds and keep it off for two years."* That's way more compelling than listing features!

2. Create Consistent Branding

Think of your favorite influencer – you recognize their posts instantly, right? Choose colors, fonts, and a style that reflects your personality and stick with it everywhere. If you're promoting outdoor gear, use earthy tones and adventure-themed graphics across Instagram, your blog, and email newsletters. When people see your content, they should immediately think, *"That's definitely from Sarah!"*

3. Share Authentic Content

Keep it real! Instead of saying *"This protein powder is great,"* share a photo of your actual morning smoothie and explain how it fits your hectic schedule. Tell why you started using it, what changes you noticed, and even mention that weird chalky aftertaste (honesty builds trust!).

4. Engage with Your Audience

Don't be a robot! When someone asks about your experience with a product, respond with helpful details. Celebrate their success stories and create polls asking what they'd like you to review next. This turns followers into a community of friends.

5. Continuously Evolve and Adapt

Stay flexible! Maybe you started with budget products but notice your audience wants premium options. Don't be afraid to expand your content based on what's working. Building your personal brand takes time, but when people trust you, they're buying into your recommendations because they believe in you!

Contact Ann Acord for custom-built, scalable sales funnels starting under \$1,000.

Visit TheSystemsNinja.com for details!

www.TheSystemsNinja.com/HBA



FTC Concerns Surrounding Home-Based Businesses & Three Actions for Main Street Entrepreneurs to Succeed

By Troy Dooly, BeachsideCEO

Home-based businesses, such as MLM and influencer marketing, have become increasingly popular, providing entrepreneurs like you with flexible income opportunities. However, the Federal Trade Commission (FTC) has raised significant concerns about deceptive practices within these industries that can mislead consumers and participants. You need to understand these concerns and adopt ethical strategies to succeed without violating FTC regulations. What is the FTC Concern with MLMs and Influencer Marketing

The FTC's primary concerns with MLMs focus on deceptive income claims and pyramid-like structures posing as legitimate opportunities. Many MLMers promote unrealistic earnings potential, luring participants with promises of financial freedom while minimizing the risks. A 2011 FTC study found that over 99% of networkers lose money, highlighting the gap between hype and reality. The FTC also watches for misleading testimonials where distributors exaggerate results without disclosing that such outcomes are not typical.

In influencer marketing, the FTC stresses transparency and authenticity. Many influencers promote products without clearly revealing their financial relationships with the brands they endorse. For example, not using labels like #ad or #sponsored can mislead followers into thinking a post is a genuine personal opinion instead of a paid endorsement. The FTC also flags misleading product claims – especially in health and wellness – when influencers promote results without proof. These actions erode trust and can lead to penalties, fines, or public corrections.

Three Actions for Main Street Entrepreneurs to Succeed Ethically

Prioritize Transparency in All Communications

You must be transparent about your business and relationships. That includes providing accurate income disclosures – like average earnings – and avoiding exaggerated claims. For influencers, clearly disclose brand partnerships using labels like “Paid partnership with [Brand]” or #ad. Transparency builds consumer trust and helps you stay in line with FTC guidelines.

Focus on Legitimate Product Sales

Success should be driven by real customer sales, not just recruiting. The FTC emphasizes that legitimate MLMs make most of their revenue from product sales—not entry fees or front-loaded inventory. Promote product value and avoid pushing recruits to buy large volumes for commissions. If you're an influencer, only promote products you've personally vetted, and stick to honest, proven claims. That's what builds credibility long-term.

Educate Yourself on FTC Regulations

Understanding the rules is key. Check out resources like the FTC's “Business Guidance Concerning Multi-Level Marketing” and “Guides Concerning the Use of Endorsements and Testimonials.” You can also attend workshops, talk with legal professionals, or join ethical business groups to stay current. The better informed you are, the less likely you'll run into issues.

Conclusion

Home-based businesses offer real income potential – but they also come with serious responsibilities. By staying transparent, focusing on actual product value, and staying educated on compliance, you can build a sustainable and trustworthy business. Ethics and success go hand in hand.

Troy Dooly, BeachsideCEO

Connect at www.facebook.com/troydooly





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As seen on:



Email Millionaire 2025: The AI-Powered Email Marketing Revolution.

By Silas Ford, Special Correspondent

In the ever-evolving landscape of digital marketing, a new player has emerged, promising to redefine how individuals generate income online. Email Millionaire 2025 is positioning itself as a game-changer, offering a streamlined, AI-driven approach to affiliate marketing through email campaigns.

A Glimpse into Email Millionaire 2025

Launched by seasoned digital marketer Glynn Kosky, known for products like Atomix and Nitro AI, Email Millionaire 2025 is a comprehensive, done-for-you system. It provides users with:

- **Pre-written email campaigns**
 - **Curated affiliate offers**
 - **Automated funnel setup**
- all designed to simplify the process of earning commissions online.

Key Features

AI-Powered Automation: Automates email marketing efforts, reducing the manual workload.

Pre-Built Funnels and Campaigns: Ready-made sequences eliminate the need for content creation or technical setup.

Beginner-Friendly Interface: Requires no prior experience or skills to launch.

One-Time Payment Model: For a limited time, users can access the full system for a one-time fee – no ongoing subscription required.

User Testimonials and Performance

According to the official site, beta testers have reported earnings from **\$50 to \$100 per email** sent, with some users claiming income on their very first day. The platform claims a **98% success rate** among early adopters.

Disclaimer: This article is for informational purposes only. Always conduct your own research before investing in any online income opportunity.

Learn more or get started at [FreeSitePays.com](https://www.FreeSitePays.com)
A shortcut to the exact system we reviewed.

Caveats and Considerations

While the pitch is compelling, smart users should keep a few things in mind:

Marketing Hype: The site's copy is aggressive – common in digital marketing – but not every user will see instant results.

Traffic Still Matters: You may need to invest in traffic or build a list to reach income goals. This isn't magic – it's a system that works when worked.

Refund Policy: A generous 180-day guarantee means you can try it risk-free.

Final Word

Email Millionaire 2025 offers a refreshing, no-fluff route to affiliate income, especially for beginners. With done-for-you templates, automation, and a strong educational core, it's a realistic entry point into email marketing for those who want to start fast without building everything from scratch.



From Outhouse to Penthouse:

Why U.S. Marine Dr. Peter Wolfing Is Looking for 100 Hungry Marketers in the Next 90 Days

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Dr. Peter Wolfing – U.S. Marine, digital pioneer, and the man behind over **\$1.2 BILLION** in online earnings from those he’s helped – is back with a new mission.

He’s Found the Perfect Business

He’s joined a **Global Billion Dollar Mega-Giant** – with a unique digital product, instant global pay, built for the **Global Market** and designed for affiliate warriors, side hustlers, and real entrepreneurs!

“This is what I’ve been building toward for 35 years. The timing is perfect. The product is ready. It checks all the boxes for a solid long-term opportunity.”

– **Dr. Peter Wolfing**

He’s personally looking for 100 partners over the next 90 days.

This isn’t for everyone – but if you’re serious and hungry, if you’ve got work ethic, if you’ve been burned before and want something that actually delivers...

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Read Peter’s cover story on page 6.
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How Jesus Would Launch a Main Street Side Hustle:

5 Timeless Principles He'd Follow

By Troy Dooly, BeachsideCEO

If Jesus launched a business today, he'd combine eternal wisdom with practical strategies centered on compassion, integrity, and purpose. Inspired by the Gospel's teachings, we can identify essential principles he would apply in 2025. His business – maybe a café, wood shop, network marketing, podcast, course platform, or mobile service – would prioritize people over profit while thriving economically.

1. Serve Others First

Jesus taught love and service (*Mark 10:45*). His side hustle would meet real needs – affordable products, a welcoming space, or skills training. For instance, running a café, he'd offer free meals to the hungry and hire those struggling to find work, like ex-convicts or the homeless. His model would balance sustainability and generosity, ensuring no one is turned away. Customer loyalty would arise from genuine care, fostering goodwill.

2. Integrity Above All

Jesus exemplified honesty and integrity (*John 8:32*). His work ethic would embody transparency, fair pricing, ethical sourcing, and a commitment to quality. If he were a carpenter, he'd utilize high-quality materials and set reasonable prices, even at the expense of smaller profits. He'd steer clear of deceptive sales tactics and avoid pursuing fleeting trends for quick profits. In a marketplace rife with scams and superficiality, his reputation for dependability would shine, attracting customers who prioritize authenticity over tricks.

3. Build Community

Jesus gathered people, fostering connection (*Matthew 18:20*). His Main Street business, regardless of type, would serve as a hub for relationships, not just transactions. Imagine a mobile ice cream truck where locals come together to share ideas, or a Zoom call focused on free DIY workshops in leadership or business development. He'd remember customers by name, listen to their stories, and create a space where everyone feels valued, whether rich or poor, young or old. This community focus would transform his hustle into a local institution, thriving on word-of-mouth and loyalty.

4. Simplicity and Purpose

Jesus embraced a simple life, cautioning against materialism (*Luke 12:15*). His business would prioritize meaningful impact over luxury or growth. He'd avoid debt-driven expansion and superficial trends, maintaining a lean and purpose-driven approach. If offering handmade products, each item would embody intention, showcasing care and craftsmanship. This clear purpose would stand out in a consumer-driven culture, attracting customers who value substance over spectacle.

5. Forgive and Uplift

Jesus forgave freely and lifted the broken (*Luke 7:47*). He offered second chances – hiring the overlooked, mentoring employees, and forgiving late payments from struggling customers. He addressed conflicts with grace, turning critics into allies. This approach fostered a loyal team and customer base, demonstrating that kindness is a powerful business strategy.

Conclusion

Jesus' Main Street side hustle would flourish not by pursuing profit, but by embodying values such as service, integrity, community, simplicity, and forgiveness. In the fast-paced world of 2025, his principles would stand out, demonstrating that a business founded on love and purpose can thrive while making a difference in people's lives.

Reach out to Troy Dooly, BeachsideCEO
at www.facebook.com/troydooly



breathing **LIFE** *into a dying* **ART**

If you've noticed the sharper, cleaner, more compelling design in this issue, you're not imagining things. That's the work of **Herb McNally**, our new Creative Director – and an essential part of the growth behind one of the most successful direct mail empires in the country.

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 21 million homes a year. He was there as it grew from humble beginnings to national scale.

And now? He's bringing that same excellence to Home Business Advertiser and the upcoming **Income Opportunities Magazine**.

After 25 years of working in advertising/marketing for corporate America, He wants to work with **people** like you. Let him help you with developing your brand, promotional/marketing material, **...Postcards, Business Cards, Flyers & Brochures...** web/social imagery, or anything else that could use his artistic touch. As Herb likes to say, he's "*breathing life into a dying art.*" And it shows.

He's booked out a few weeks in advance – but if you're lucky enough to get on his calendar, you'll understand why. We are proud to call him a trusted creative partner. With a team like Bob Schwartz, Troy Dooly, Ann Accord, Will Zanders, and Herb McNally... **THE SKY'S THE LIMIT.**



HERB MCNALLY

Want to work with Herb?
Email him directly to get started.
McNally22@gmail.com



THE RISE, FALL, AND REBIRTH OF NETWORK MARKETING

7 Decades. 5 Predictions. 1 New Era.

By Bob Schwartz Jr.

I was 16 when I mailed off for my first network marketing starter kit. It came in a little box with a cassette tape, but what it really delivered was a sense of possibility. That was 1989.

Since then, I've made my living in this business – because when it's done right, it *CAN* work. Over the years I've been part of companies like Personal Wealth Systems, Legacy for Life, and The People's Network. I later worked at Cutting Edge Media in Elizabethtown, selling leads, co-ops, and ad space to marketers just like me.

That experience led me to launch *Home Business Advertiser*, then *3LeadsADay.com*, and later *SuperTargetedClicks.com*.

And now, in 2025, I'm launching the biggest chapter, *Income Opportunities Magazine* – **but there's more.**

This issue features Dr. Peter Wolfing on the cover, spotlighting his role in the relaunch of a next-generation instant-pay video platform.

This new “1-minute pay” compensation is catching fire, (planbusinessforhome.org) with commissions hitting your e-wallet in under a minute.

Here's the Timeline – and 5 Predictions for the Future:



1940s–50s: The Birth of the Model

World War II had just ended in 1945, and America was brimming with entrepreneurial energy.

In that year, the California Vitamin Company – later known as **Nutriline** – started rewarding customers for referrals. That simple “referral bonus” idea planted the seed of a new model.

www.HomeBusinessAdvertiser.com for ad rates.

But it was when two Nutrilite distributors, Jay Van Andel and Rich DeVos, started their own company – **Amway** – in 1959 that the business model we now know as multi-level marketing (MLM) truly began.

They sold soap and household products – more importantly, they sold a system: teach someone to sell, earn a small override on their volume, and help them do the same.

A post-war **baby boom** and the spread of suburbia provided fertile ground for this neighbor-to-neighbor business format. The foundation was laid for an industry.



1960s: From Kitchen Tables to Nationwide Teams

The 1960s were all about duplication and dreams. Amway refined the model and expanded aggressively – not just with products, but with culture. Distributors held kitchen-table meetings and drew circles on their notepads under the glow of a lava lamp.

Shaklee rose with supplements and a values-first message of environmental awareness. **Holiday Magic** exploded onto the scene, then infamously collapsed in legal controversy, serving as an early warning about pushing too hard on the hype.

This was the era of chalkboard “opportunity meetings,” flip charts in living rooms, and fierce belief shared over coffee and pie.

The decade that saw men land on the moon also saw everyday people realize they could build something big from home.



1970s–80s: Belief, Booms, and Backlash

In the 1970s, network marketing evolved from a niche referral side-hustle into a full-fledged path to financial independence for some. Amway and Shaklee expanded coast to coast.

Mary Kay put pink Cadillacs in driveways as visible symbols of success. **Tupperware** parties became more than just product sales — they were social movements, empowering housewives to become entrepreneurs one plastic bowl at a time.

It wasn't just about money; it was about meaning, mentorship, and momentum.

Then came the '80s — and with them, a global sense of uncertainty. John Lennon was shot in 1980. President Reagan survived an assassination attempt in 1981. Pope John Paul II did as well, just a few months later.

Gas prices were high, inflation was worse, and the American Dream felt fragile. In this climate, MLM became a lifeline for many.

Herbalife launched in 1980 and electrified the industry — filling stadiums, pushing out VHS training tapes, and promising freedom through nutrition. Opportunity meetings in this era felt more like revival meetings.

Suits got flashier; so, did the scrutiny. By the mid-'80s, the FTC was tightening its grip, and the word “pyramid scheme” made its way into the national conversation. The industry tasted massive growth, but also its first real backlash.



1990s: Fax Machines, Phone Cards, and the Glory Days of Hype

If the '80s built the machine, the '90s strapped a rocket to it. This decade saw MLM go mainstream and then some.

Excel Communications soared to \$1 billion in revenue — becoming one of the fastest-growing companies in U.S. history by selling long-distance phone service via network marketing.

Herbalife, still riding high, passed \$423 million in annual sales by 1985 and kept growing. **Pre-Paid Legal** (*now LegalShield*), Equinox, Matol, Quorum — these companies blanketed mailboxes with postcards and filled conference call lines with “sizzle” messages.

Fax machines spit out leads. Phone cards and vitamin packs were sold by the crate.

Then came the web — and the watchdogs. In the late '90s, the early Internet enabled even faster growth. The hype hit a wall as the 1990s closed. State attorneys general and the SEC started taking closer looks at outrageous income claims. The party wasn't over, but the lights had flickered.



2000s: Burned CDs, BurnLounge, and the Dot-Com Detox

After the shock of 9/11 in 2001, people craved the security of a side income more than ever. MLM adapted once again. The mid-2000s gave us a wave of “next big things”: **BurnLounge** sold music downloads via MLM.

Exotic juice companies like **XANGO** and **MonaVie** pitched antioxidant-rich drinks with a promise of health and wealth — XANGO even chose to incorporate on September 11, 2002, aiming to transform a tragic date into one of hope (*prnewswire.com*).

Many of these hit fast and crashed faster. Others, like travel MLMs (YTB) and early web-based ventures (Agel, CyberWize), tried to fuse “dot-com” excitement with network marketing.

By the late 2000s, the Great Recession of 2008 tested the industry's resilience. Companies with solid customer bases survived, but flimsy ones folded.

Amid the turmoil, some **quiet achievers** proved that slow and steady wins the race: for example, 4Life Research (founded 1998) focused on science-backed immune supplements and gradually grew to over \$300 million in annual sales by the mid-2010s (*directsellingnews.com*).

Overall, the 2000s were a detox period; the excesses of the previous decade were being reined in. The era of the glossy DVD and the replicated company website had arrived.

YouTube was born, and online “funnels” started replacing hotel meetings. The industry was learning how to be high-tech while recovering some high-touch credibility.



2010s: Social Selling and “Mompreneur” Boom

As the economy recovered from the late-2000s crash, the 2010s saw **social selling** redefine network marketing. Lifestyle brands took over, driven by Facebook Lives and Instagram feeds.

Beachbody surged to \$874 million in revenue by focusing on at-home fitness influencers.

A new wave of “mompreneurs” demonstrated products on social media – think essential oils, keto shakes, and magnetic eyelashes – turning personal Facebook profiles into storefronts.

Instagram powered the rise of companies like ItWorks, Monat, Plexus, Young Living, and more, each with armies of followers-turned-distributors posting before-and-after photos.

But with visibility came new forms of backlash. Regulators and the public could now see exaggerated claims in real time. In 2019, the FTC forced **AdvoCare** to shut down its MLM compensation structure over pyramid concerns. **LuLaRoe**, once a billion-dollar leggings phenomenon, imploded under the weight of lawsuits and unsold inventory.

Meanwhile, Amazon and online retail changed consumer habits — why chase a distributor for vitamins or mascara when you could get it in two days with free shipping? The game had to evolve again. Companies began emphasizing customer programs over recruitment.

Some international firms like Zinzino (a Scandinavian wellness MLM founded in 2005) demonstrated a transparent approach – Zinzino even went public and hit \$144 million in revenue by 2022 (*businessforhome.org*), showing that direct sales could modernize and play by stricter rules (*CollagenInfo.com*).

The 2010s proved that while social media could drive massive growth, only authentic and adaptive companies would last.



2020s: Crypto, Instant Pay, and the Platform Economy

The 2020s kicked off with a plot twist that was once-in-a-century. The **COVID-19** pandemic changed everything: remote work became normal, economic uncertainty spiked, and gig income soared as people looked for backup plans during lockdowns.

Network marketing, ever resilient, shifted again. Zoom replaced the coffee shop. Global teams were built entirely on webinars.

This decade also unleashed wild experiments. Crypto-based MLM models like **DAISY AI** and **GSPartners** promised high returns in Bitcoin or tokens. TranzactCard, a fintech meets MLM idea, grabbed attention by blending banking with direct sales.

Some of these took off – *for a while* – riding the buzz around cryptocurrency.

But many attracted regulatory heat just as quickly. TranzactCard, for example, rocketed in late 2023 with a bold promise of “rewarding every swipe,” only to collapse by early 2024 amid partner banks pulling out and a reboot attempt as FinMore (*behindmlm.comreddit.com*).

The lesson? Fast money can just as quickly fall apart.

Meanwhile, smart companies adapted and refocused on value. **Talk Fusion**, once a \$156 million-a-year video email pioneer, has re-emerged in 2025 with the industry’s first 1-minute pay compensation (*planbusinessforhome.org*) – a true instant pay model.

Industry leaders like Dr. Peter Wolfing are backing this reboot, where commissions hit your account in under a minute and the platform spans 150+ countries. (See Front Cover of this magazine)

On the services side, providers like SuperTargetedClicks.com have helped marketers generate real, trackable traffic and leads — a blessing just in time.

Through it all, the tone of the 2020s has remained optimistic for those willing to evolve.

The world is more connected than ever, and that means a great product (or a great opportunity) can go viral in hours. But it also means you have to deliver real value and real proof.

The wild ride of this industry has taught us plenty, and now all those lessons are pointing to one thing: a new era on the horizon.



2025 and Beyond: 5 Big Predictions

1. The Creator Is the Company

Today, people don't follow brands, they follow people.

You are on the platform now. Whether you're a YouTube coach, a TikTok health junkie, or an Instagram mompreneur, **your voice is the value.**

The next wave of network marketing leaders won't build teams around products — they'll build **movements around themselves.**

**Your name. Your face. Your list.
Personal brand wins. Period.**

So, start building your audience:

Direct mail. Advertising. List building.

Grow your reach with ads, leads, and clicks.
The bigger your list, the bigger your business.
No list? No leverage.

2. Affiliate + Subscription Wins

Expect more \$10–\$50/month tools and memberships with simple 1–3 level affiliate pay plans — think “micro-MLMs” with shallow but rewarding compensation.

The sweet spot? A low monthly price that delivers **clear value** and a **modest referral bonus** — no giant recruitment machine is needed.

**Real-world examples?
They're already here:**

3LeadsADay.com — \$39.99/month gets you daily opportunity seeker leads, a proven contact script, and follow-up support. Pays \$10/month per referral on a simple one-level plan

Lead Lightning 2.0 (via Power Lead System) — Full suite of digital tools, \$20/month per active referral. Learn more at QuickReachOut.com.

OrderBizLeads.com — Two-tier lead subscription. Pays 35% on first-level, 15% on second-level from a \$75/month package. Just 10 personal referrals = \$262.50/month. A team of 60 (20 direct, 40 second-tier) = nearly \$1,000/month.

3. Automation Replaces Team Management

Say goodbye to babysitting your downline. In today's model, **technology is the new upline.**

AI-driven CRMs follow up automatically

Smart apps onboard new reps with zero hand-holding

Funnels sort, sift, and sell—while you sleep

Instant delivery. On-demand training. Seamless processes.

The grunt work? Handled by bots, scripts, and systems.
You focus on **personal brand and customer relationships.**

Tech won't kill the human touch — but it will replace the tedious stuff. In the future, tools will do the heavy lifting — and that's good for everyone.

4. Print and Direct Mail Make a Comeback

Yes, you read that right. In a world of nonstop notifications and overflowing inboxes, a sharp-looking postcard or magazine feels **refreshing.**

Digital fatigue is real — like a hundred doors knocking at once.

That's why old-school print is back. A well-targeted mailer or glossy mag (like the one you're reading now) gets attention a Facebook ad never will.

Few people send postal mail anymore – so when you do, you stand out. Expect more:

Print ads

Direct mail campaigns

High-quality brochures

Not as the only strategy – but as a high-impact complement.

Print cuts through the noise.

5. Regulation Drives Evolution

The FTC and other regulators aren't the enemy – in fact, they might just **save this industry**.

After years of crackdowns on income hype and pay-to-play games, the message is clear:

Sell real products

Be transparent

Don't overpromise

Expect to see:

More disclaimers

More compliance

Fewer “get rich quick” traps

And that's a **GOOD** thing.

The winners will be companies (and reps) who play it straight and build real trust.

Because when people **believe** the opportunity is legitimate, they're more likely to say yes.

Honesty wins. The industry grows stronger.



5 Companies/Models to Watch *(Not Endorsements):*

LegalShield – Pioneering subscription legal and ID theft protection services. With roughly 4 million members, it generates over half a billion dollars in annual revenue (businessforhome.org). The model proves that providing everyday value (like legal advice on demand) for a monthly fee can produce solid, long-term residuals.

Talk Fusion – A relaunched instant-pay video email platform evolved from the 2000s-era Talk Fusion brand. It's catching attention for its one-minute commission payout model (businessforhome.org) and could redefine how quickly distributors expect to get paid. Industry veterans are watching closely to see if this “instant pay” concept draws a new crowd of influencers into network marketing.

GSPartners / DAISY – Fast, high-risk crypto-centric models. These platforms attracted thousands with the allure of AI trading bots and cryptocurrency rewards. They're on our watch list as a caution as much as an opportunity – will they find a way to deliver sustainable value, or will regulatory pressures win out? The crypto MLM space is volatile, but it's forcing the rest of the industry to innovate (and regulators to adapt).

LiveGood & SaveClub – Membership-driven affiliate hybrids. LiveGood focuses on health products with a low-cost membership and has soared to over 1.5 million global members in about two years (medium.com). SaveClub, launched in 2025, offers digital savings on everyday expenses for a \$20 monthly fee (medium.com). Both use high-value subscriptions and a limited-level payout plan (matrix style) to appeal to the masses.

This subscription club model is fast emerging as an attractive alternative to traditional MLM: more customers, fewer recruiters, and instantaneous global reach.

Keep an eye on this space – it's blurring the line between affiliate marketing and network marketing in exciting ways.

ClickBank / Digistore24 / WarriorPlus – Online affiliate marketplaces that pay commissions with no downlines required. These platforms have paid out billions to creators and affiliate marketers over the years (ClickBank alone has paid over \$6.8 billion in commissions) (clickbank.com).

The Next Chapter Starts Here

After 21 years and countless success stories, this is the final issue of Home Business Advertiser.

But it's not the end – it's the beginning of something even bigger. We're turning the page and launching *Income Opportunities Magazine*, a new publication for the new era of home business entrepreneurs

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Check it out and join us.



Call me direct - I still answer my own phone, and I'd love to hear what you're working on and how we can help.



Most importantly, mark your calendar for August 11, 2025. That's the date we close up the inaugural issue of Income Opportunities Magazine.



Consider it the launchpad for a new generation of income ideas, side hustles, and dream chasers.

We're pulling out all the stops to make that first issue an eye-opener. You won't want to miss it.

Be good, and God bless.

–Bob

Disclaimer: This article reflects personal opinion and experience. Mention of any company is not an endorsement or income guarantee. Always do your own due diligence. Regulatory compliance and financial risk vary by company and model.

Remember – our worth isn't in our followers, commissions, or outcomes. It was already settled at the Cross.

You do your part. I'll do mine. And we'll trust Him with His.

– Bob Schwartz Jr.



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"Many a small thing has been made large by the right kind of advertising."

— Mark Twain

Here's how:

1. Create a Local City Guide

Start a site that highlights what's happening in your town, like local restaurants, events, or deals. A city guide becomes the go-to place for locals and allows you to earn through ads and paid listings.

"A local city guide is more than just a website; it's a digital heartbeat for a community," says web expert Joe Daniels.

2. Launch a Classifieds Site

Build a local site for buying, selling, or trading items—similar to Craigslist or OfferUp. Listings can include real estate, jobs, and services, allowing locals to connect and find what they need.

3. Build a Membership Site with Monthly Fees

Create a membership site with premium listings or exclusive content. Examples include alumni networks or parent-teacher sites, which bring consistent income through subscriptions.

4. Sell Ad Space and Featured Listings

Earn income by selling banner ads and premium listings. Local businesses will pay for visibility to reach their target audience. This can be especially lucrative for popular city guides or classifieds sites.

"Doing business without advertising is like winking at someone in the dark. You know what you are doing, but nobody else does." — Stuart Henderson Britt

Starting your own local guide or membership site is more than just a business opportunity, it's a way to make a difference in your community while building a steady income. Don't let doubt hold you back!

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HBA PRESS RELEASE

The new book *IT'S A PYRAMID. NO... IT'S NOT* by Nick Hetcher introduces "MLM 3.0," a modern approach to multi-level marketing that integrates "AI" to enhance efficiency and reduce traditional challenges in the industry. By leveraging AI, the book shows networker marketers how they can streamline lead generation, personalize customer interactions, and automate

training processes, potentially transforming the way MLM operates.

Historically, MLM has faced criticism for its resemblance to pyramid schemes, where profits are often tied more to recruitment than to product sales. The FTC warns against such models, emphasizing the importance of genuine product sales over recruitment-based earnings. However, proponents

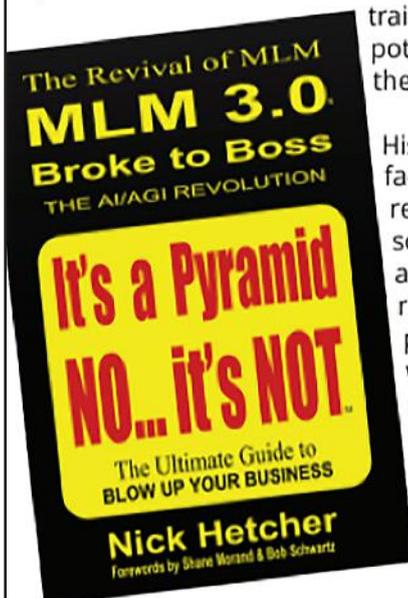
of MLM 3.0 argue that with the right tools and strategies, it's possible to build a sustainable and ethical network marketing business.

In *IT'S A PYRAMID. NO... IT'S NOT*, readers will explore:

- The evolution of MLM practices in the digital age.
- How AI can assist in identifying and nurturing potential leads.
- Strategies to build a customer-centric MLM business.
- Addressing and dispelling common myths associated with MLM.

This book aims to provide insights for both newcomers and seasoned professionals in the MLM industry, offering a perspective on how technology can be harnessed to create more transparent and effective network marketing practices. In short, how to build a successful MLM business.

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Ask Tom Anything... Anything? Sure.



Over the years I've done hundreds, more like thousands, of both personal and professional 'interviews'. Decades on the radio. Podcasts, podcasts, podcasts. And an uncountable number of 'prospecting conversations.' The cliché question I've gotten most is...

What's your #1 secret of success?

First, I have no secrets. That's one non-secret secret. I'm a wide open book. Especially in our business. This is Network Marketing. Plagiarism – taking someone else's work or ideas and passing them off as one's own – isn't just tolerated. It's encouraged. Heck, it's mandatory! Duplication. Your people need to know what works and do that, and what doesn't and don't. So... **NO SECRETS.**

As for **"#1 Secret of Success"**... I've got hundreds of 'em. So I'm going to shuffle the deck and pick a card. Any card. Ha! The ace of hearts.

Everybody – **EVERY**body – you will ever meet has this *PostIt*® stuck to their forehead. People want to be known. Acknowledged for who and how they are. Who they **REALLY** are in their lives.

I once read an article where a fist-full of million-dollar annual income earners were asked how many people they'd talk to over the years about their product and/or opportunity. The number was 1,200. Wait! What? That's a lot of people talked to. Yes. It is. Network Marketing *IS* a conversation. And it takes a lot of conversations to grow your business.

So, what kind of conversations? The conversations for Relationship, Friendship and Partnership. Do those and 'Voila', you end up in Leadership. Two keys:

1. Ask questions. 2. Listen. *And then the magic 3rd: Remember.*

The truth is, any question will do for starters. Richard Brooke, author of *The Four Year Career*, taught to ask, "Where do you live?" (Everybody lives somewhere.) Then, "What do you like most about living there?" And when they tell you, you drill down: "What makes that important for you?" Or simply, "What do you like most about that?" Or even more simple, "Tell me more..."

What you'll be listening for are that person's values. And that matters because we the people connect with each on our values. Soccer mom's relate to other soccer mom's because of their shared values. Taylor Swift fans immediately connect with other Swifties. We like people who like what we like. We love people who love what we love. And we don't connect all that well with people who don't share our likes and loves. Our values.

And that **Magic 3rd: Remember.** You can have a Vulcan mind-meld with someone, connect heart-to-heart, find your soul mate, learn all kinds of great stuff about them, but if you don't remember... Game – the games of Relationship, Friendship, Partnership – over.

I was once asked how long I spent in a typical 'prospecting conversation'? My answer was, about two hours. And the way I do that is with twelve 10-minute conversations.

Look, there's lots (and lots and...) more to this #1 Secret. I call it Reminding To Remember, R2R, and I tell you that more and more in the next Ask Tom Anything.

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Marsha Pearson - Revolutionizing Wellness with a Unique Business Opportunity

by Bob Schwartz, Jr.



Marsha Pearson is a dynamic "Marketpreneur," passionate about helping affiliate and network marketers achieve financial success. With over 20 years of experience in marketing and a natural talent for building connections, Marsha has a proven track record of empowering others to grow their businesses. Through her brand, Market Your Socks Off, Marsha combines her expertise with a commitment to authenticity, making her a standout leader in the health and wellness space.

Marsha resides in the Greater Philadelphia area, where she continues to inspire and support her 1,804 followers and 500+ connections. Her mission is clear: to create opportunities for people to thrive.

Contact Info: SmartBalanceHealth.com

A Different Take on Wellness and Business

"I've always believed in tools and resources that genuinely help people succeed," Marsha began. "This isn't just about selling a product—it's about giving people an opportunity to buy into something that can truly change their lives. It's a two-way street, though. Anyone who's willing to put in the effort to connect with others, I'm here to help them succeed."

She emphasized that her focus isn't just on recruiting affiliates or partners for the sake of numbers but on building meaningful relationships. "For me, it's about

helping people see the value of the product and how it can make a difference in their lives. It's not about pressure; it's about creating opportunity."

The Product That Changes Lives

As we step into 2025, the nutrition, health, and wellness landscape continues to evolve at a rapid pace. The pandemic served as a pivotal moment, accelerating the adoption of at-home health tests and reshaping how people approach their well-being. They want to be equipped with hard facts and deep insights on the state of their bodies.

Marsha is passionate about the signature product she promotes, a revolutionary balance oil that begins with a simple test. "It all starts with the balance test," she explained. "This test measures the ratio of omega-6 to omega-3 in your body. Ideally, it should be a 3:1 ratio, but in the United States most people are way out of balance—on average as high as 25:1. I thought I was healthy because I was taking fish oil capsules for years, but my test showed I was far out of balance."

The secret to the product's effectiveness lies in its unique formulation. "What makes this oil special is the addition of polyphenols, which are stripped out during the processing of most oils. These polyphenols are the building blocks that tie everything together, helping the omega-3s and omega-6s work

see next page...



harmoniously. After four months of using the oil, you take the test again to see your progress. It's science-backed and truly transformative."

Marsha also shared her personal experience with the product: "I've struggled with dry eye for years, and my doctor recommended fish oil, but capsules never worked. I'm finally using something that makes a difference."

***The Business Opportunity:
Disruptive and Customer-Centric***

Marsha is equally enthusiastic about the business side of things. "What excites me is that this isn't just another 'recruit-and-sell' model. It's about helping people first. The testing process and the product speak for themselves. When people see the results, they naturally want to share it."

She continued, "The company has been around for 20 years, starting with coffee-related products before introducing the balance oil. It's a Scandinavian company with a strong foundation and a commitment to quality. You can't find their products on Amazon. They're only available through partners like me, which creates a more personal connection with customers."

Marsha also highlighted the broader impact of the product. "This oil helps with so many health issues caused by inflammation, from arthritis to neuropathy. For me, it's even helped with brain fog and focus, which I struggled with after menopause. It feels like my synapses have been reawakened."

What's more – no matter what other health or wellness product you may be promoting, this is the perfect accompaniment. The Balance Test helps anyone truly understand what is working to improve their well-being.

***It's About People,
Not Pressure***

With over two decades of marketing experience, Marsha understands the importance of authenticity. "I've always said it's not about selling to people—it's about giving them an opportunity to buy. My friend Paul introduced me to this product as a customer, and I was so impressed that I decided to promote it. The more I learned, the more excited I became."

She shared a key piece of advice for aspiring entrepreneurs: "Focus on the product. If you truly believe in what you're offering, that passion will come through. People can tell when you're genuine."



What's Next for Marsha?

Marsha is currently interviewing potential partner candidates who are either expanding their health and wellness offerings or interested in working within this arena. "I can only on-board a limited number of new partners at a time so that I can give each person the attention they deserve. My goal is to make it easy for people to reach out, learn more, and see if this opportunity is right for them."

Her enthusiasm is contagious, and she's determined to make an impact. "This product and business opportunity have changed my life, and I believe it can do the same for others. It's time to spread the word."

Final Thoughts

Marsha Pearson is more than a marketer—she's a visionary who's passionate about helping others achieve better health and financial freedom. Her innovative approach to wellness and business is truly a breath of fresh air. As she says, "It's not just about the money or the sales—it's about making a real difference in people's lives."

20 YEARS
ZINZINO



Contact Marsha now at:
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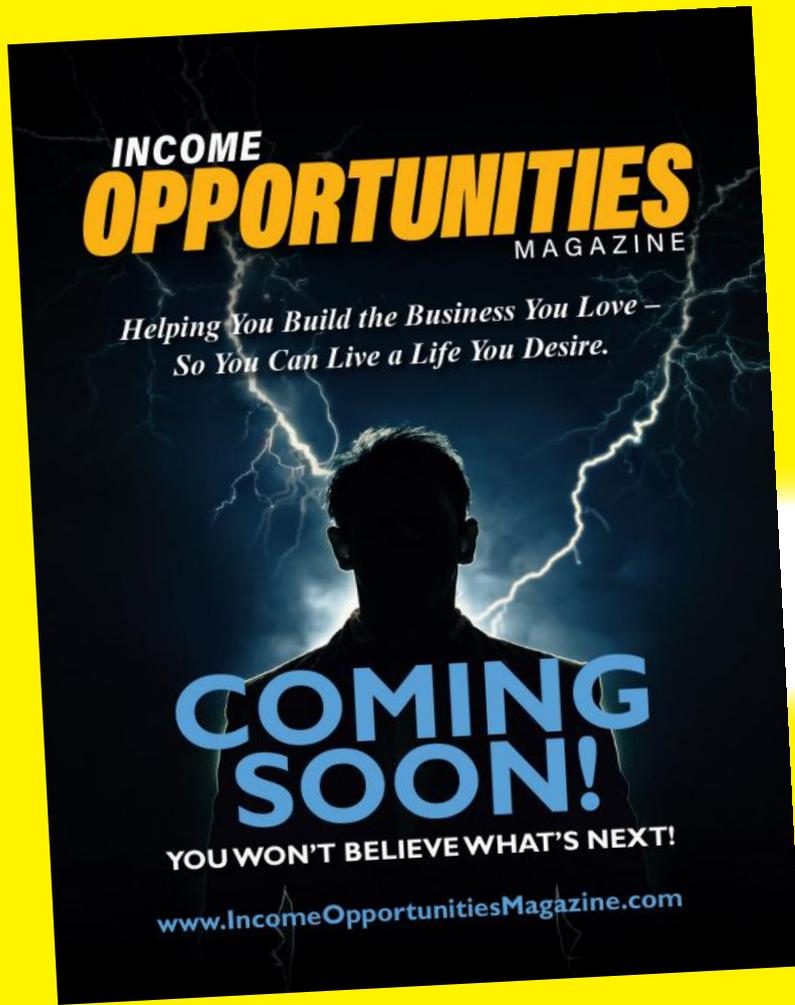


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The Last Word.

By Troy Dooly, BeachsideCEO
Co-Publisher, Home Business Advertiser

As I reflect on the future of Home Business Advertiser and its transformation into Income Opportunities Magazine, I'm filled with both nostalgia and excitement. For over twenty years, Home Business Advertiser has served as a guiding light for entrepreneurs, offering insights, strategies, and resources to help them successfully navigate the ever-evolving world of home-based businesses. As we transition to Income Opportunities Magazine, Powered by Home Business Advertiser, I see an opportunity to enhance our mission, adapt to current changes, and empower a new generation of Main Street visionaries and achievers.

When Bob asked me to join Home Business Advertiser as a contributing writer years ago, I was drawn to its commitment to authenticity and practical guidance. Bob Schwartz, the visionary behind the magazine, built a platform that didn't just sell ads or leads – it told stories of real people making a living on their terms. My role allowed me to share my experiences as the Beachside CEO, weaving lessons from my journey in direct sales, leadership, and trust-inspired, purpose-driven communication. The magazine's 20th anniversary a couple of years ago was a testament to its staying power, and I believe Income Opportunities Magazine can carry that legacy forward with an even greater impact.

The transition feels like a natural progression. The name Income Opportunities Magazine signals a broader, more inclusive vision—one that embraces not just home-based businesses but all avenues for financial independence.

In today's world, where side hustles, influencer marketing, freelancing, gig economies, and remote work are redefining how we earn, this rebranding aligns perfectly with the needs of Main Street entrepreneurs. I envision a magazine that serves as a trusted guide, offering actionable advice on a wide range of topics, including network marketing, e-commerce, cryptocurrency ventures, and more.

What excites me most is the potential to leverage new platforms and technologies. The digital age has transformed how we consume content, and I envision Income Opportunities Magazine thriving as a multi-channel resource. Imagine a vibrant online hub with video tutorials, podcasts, and interactive tools alongside the print edition. Maybe a podcast series that dives into the stories of entrepreneurs who have turned their passions into paychecks, sharing the raw, unfiltered truths of their journeys.

Yet, challenges lie ahead. The media landscape is crowded, and standing out requires bold, authentic storytelling. We must stay true to our roots, avoiding the temptation to chase trends at the expense of substance. We also recognize the need to diversify our voices, bringing in contributors who reflect the global, multicultural face of entrepreneurship. As someone who's mentored startups and multinational corporations, I know the power of inclusive perspectives in driving innovation.

As we move forward, my hope is that Income Opportunities Magazine becomes more than a publication—it becomes a movement. A place where readers find not just strategies, but inspiration to live their epic adventure. I'm committed to helping shape this future, one story at a time, and I invite our community to join us in redefining what opportunity means in 2025 and beyond.

Forever Forward,
Troy Dooly, BeachsideCEO

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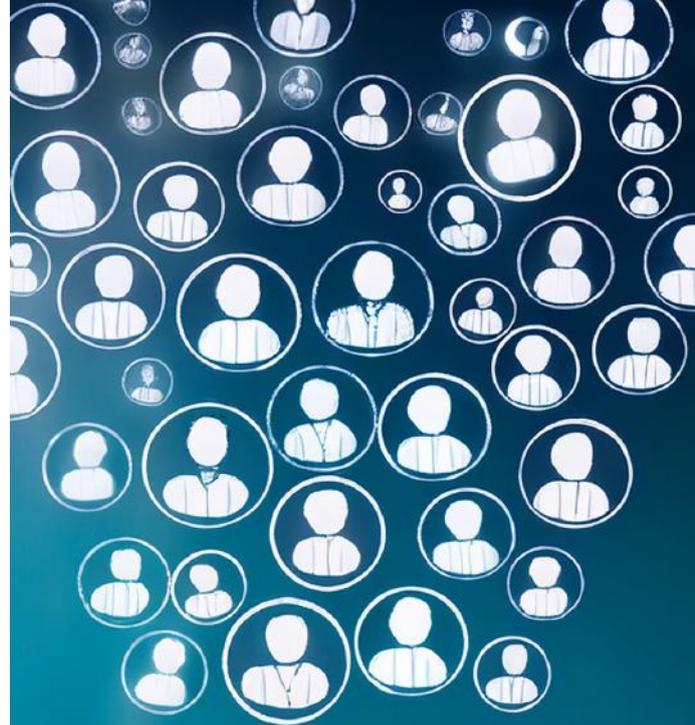
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