

Thank you for taking my comments. I am a 57 year old retired associate professor of medicine in the field of radiology. I taught CT and MRI as well as interventional techniques at the University of California and then went into private practice in Oregon for 18 years. I developed an extremely rare eye disorder which led eventually to no longer being able to practice my specialty.

I joined the Quixtar business when I was still in practice and very quickly built it to a relatively profitable level (the Ruby level) and it was at that time that I had to give up my medical practice. My wife and I thank God for giving us the finances to be able to withstand the health challenges. Had it not been for the Quixtar business, life could have been much harder.

We love the Quixtar business and the people and principles on which it is built. Dishonest business opportunities come along all the time and we have to help people sort out the deceptions on a regular basis. Anything you can do with your legislation which would help in this fight would be much appreciated.

However, anything in the legislation which makes it more difficult to conduct legitimate business would be a wound to all of us entrepreneurs who have worked so hard to keep Quixtar a worthy enterprise. I have always valued government approval of forms such as the SA4400 we now use because I can be sure that even my newest IBO (Independent Business Owner) will be handing out accurate disclosures. I possess documentation of every claim I make in building my business, including my personal income. I provide that when needed. I should not be required to provide this to anyone I don't know well enough or yet trust. Again, standardized forms approved by the FTC take care of this dilemma. Any new rules which would mandate that every direct selling endeavor must get the same type of approval that Quixtar has gotten would immediately clean up parts of our industry.

I am most concerned regarding the provisions which would require references to other IBO's in the area. This would not be something I'd want my name on even though I am successful. It violates my privacy and could lead to repeated intrusions into time with my family that I so dearly guard. Also, what if someone calls a less than honest reference who then convinces the prospect to sign with them instead? Before shopping at Sears, do I need to send the shopper to Macys to be sure that Macys tells them that Sears is worthy of their business? Macys could tell the shopper Sears is a great store and the shopper would be so impressed that Macys is so honest that they would say, "What the heck, I'm here at Macys, I might as well just buy from them." That doesn't even allow for the dishonest clerk who says, "Forget Sears, you need to buy from us."

Having been in medicine so many years, frivolous lawsuits are obviously a hot button. Am I as a Quixtar IBO supposed to tell a prospect of every lawsuit levied against the Corporation just because someone filed it? To cripple Quixtar, illegitimate groups could bomb Quixtar with suits just to build the "portfolio" of things we have to reveal. I am so proud of the fact that in my 20 plus years in medicine I never lost a lawsuit, never even had to give someone a dime in compensation. I was named in bogus suits 3 times and

the circumstances initially sound horrible. Again they were bogus and the suits were either dismissed or fought and decided in my favor. I was a careful, competent, honest physician and I'm glad I didn't have to submit every one of my patients to a discourse describing the litigation I had been involved in.

Quixtar is an honest worthy free enterprise opportunity. I am proud that both my children have successful careers yet still chose to follow us and are now building profitable Quixtar businesses in their "non-career" hours. Please continue to read comments from Quixtar IBO's such as myself. Thank you for your time.