

My name is Joseph McGarry. My wife, Kim, and I have been Independent Business Owners (IBOs) with Quixtar since April 2003.

When we were shown the Quixtar business opportunity in 2003, we were told about the income potential in the business. We were also told that there were no guarantees as to the amount of income, and that the amount of income we received would be dependent on the amount of work we did in the business. We were given a packet of information to review, as well as the address of the website. We were told also that there would be a registration fee, and a product pack. The total cost was around \$200, but \$150 of that was products that could be returned to Quixtar for a full refund.

We were also told that there were books and tapes available, which were referred to as "tools." We were told these were optional, and that they would help us to build our business. There were also seminars available to us to keep us motivated and to give us practical tips on how to build our business.

We have been IBOs for over 3 years, and have received extensive support. We have received a plan book, similar to the one we were shown, with all the income figures available. When I show the plan to someone else, I simply follow the plan book. I don't make any guarantees as to the amount of income, and tell them it is not a get rich quick scheme. IBOs are paid according to their efforts in the business.

As far as the proposed rules are concerned, I believe some of them are an invasion of my privacy. The requirement, for example, to provide 10 references is a privacy issue. The proposed rule would require a statement that new IBOs may be contacted regarding the business from new prospects. There is no provision for an IBO to opt out if he or she does not want to be contacted. I know there are times I have other commitments, and cannot or do not wish to be contacted. I believe this requirement is unnecessary, and should be eliminated.

Another issue is income claims.