

The proposal for the new FTC would overall harm my independent business that I building with Quixtar being my contracting partner. When I registered, extensive information of the business was explained and I understood that hard work would be the only way to make a large amount of money. I was never under the impression it was a get-rich-quick business. I also prospect people who understand this concept and want to work hard to build a large business. It's low cost of \$200, which is refundable if they decide afterwards they do not want to build a business. One example is with a down line business of mine; their prospect signed up and then next day decided he did not want to build a business. His money was refunded and the tools he bought were bought back from him so the net money spent was returned.

The 7 day waiting period is harmful to my prospects who want to sign up. First off they cannot start buying from themselves to start generating income. They cannot start to sign up family members or friends right away, like I have seem be done before in the past. This slows down the period of time an excited new business owner can generate income. Overall it hurts them starting the business quickly to generate income and it hurts my business because they do not grow as fast.

The references that need to be provided are viewed by me as an invasion of my privacy. One of the comforts for a prospect is that all their information when they sign up with be kept confidential and not be on display. Adding references could hurt my business because a prospect might believe that somehow credit card information could become public or other private information, which will cause suspicion and not eliminate it like the proposed rule is set to do. Also, we have group meetings every month and smaller business meetings every month where a prospect can meet other business owners and ask them questions.

The litigation aspect of the proposed rule will just open up a flood gate of suspicion since all lawsuits filed will be displayed, even those that have no merit.

And finally the earnings disclosure section of the proposal. There are several ways to make income with our business and showing all ways would make for excess paperwork and a head-ache for the prospect and me. We already have on display an average of all active IBOs (independent business owners) when we show the plan. Have that be part of the new rule and not disclosing all possibilities. With regards to proving my income as an IBO, not only would this hurt my business, but my new IBOs as well. If they show a prospect of their income from the business, which is small since they have only signed up a few days before, their prospect would think very seriously about not registering to be a business owner as well. The thought process the prospect could have is, "well he's not making much so it probably doesn't work," which is absolutely false. Showing how much can be made and what the average is made by active IBOs show be sufficient.

Thank you.