

July 16, 2006,

To the Federal Trade Commission,

We are very concerned about the proposed Business Opportunity Rule. We have been an independent business owner for over 25yrs. We developed a full time income in about 13 months that continued to grow. We were able to raise a family of four boys, allowing me to take care of them myself. We have also helped many families financially, which in turn have strengthened their family as a whole. We were well informed from the beginning, and continue doing that with the people we talk with. We talk to people with the attitude that we are looking for people just like ourselves that are looking to secure themselves financially. We let them know from the beginning that this business takes time and effort, and with our help can provide them a good income, but there are no guarantees. The great thing about this business is that there is a 100% on there initial expenditure of about \$150. And if they do, they don't have to return the product portion of the started pack. You can't get a better satisfaction guarantee then that. We have set the model for honesty and credibility. I cannot see the purpose of a waiting period since we give have a money back guarantee.

Giving names and numbers of others we have in business with us would invade their privacy. We have plenty of opportunities prior to someone registering to meet other IBO's. We have weekly business seminars they are invited to attend purposely to meeting other IBO's in the area. Actually we do not rush anyone into registering; we wait until they ask, because they want to order online themselves. We are looking only for people interested in working with us. We weren't pressured, and I would NEVER suggest any one pressure some. What is the point? Our time is valuable. It only makes sense to help those that want to be helped.

Our lifestyle shows our income, and I feel that personally disclosing exactly what I make would be an invasion of my privacy. I also feel it's very important to show the sa4400 that gives facts and figures. We are very upfront with everyone.

There are business' that have unethical practices; we know they're out there. I would love for the FTC to investigate other business practices and deal with them individually. I always feel so bad when someone has been hurt by other business' we don't feel it's fair to be lumped together with questionable business. We make it our business to be a desirable business in the ecommerce market offering value for time and effort spent. We choose to set quality standards respect each individual we talk with. We always keep in mind the great benefits we have had and are so thankful someone cared enough to talk to us. It's almost scary to think of where we would be, if we hadn't built a profitable growing business built on helping others help others.

Thank you for listening to our concerns,

Sincerely,

Ann Marie Ruhland