

My wife and I have been Quixtar IBO's (Independent Business Owner)'s since 1992. We began under the old business model. We can't imagine not being involved with the business. While we had success early on, we were sent overseas by the U.S. Air Force, and that made it very difficult to keep track of, maintain, or even grow our business. This is in no way a reflection on the business model, Quixtar, Alticor, or even our upline IBO's. All were very supportive throughout our absence. This is a people business, and all people are different. Some people are more "self-starting" than others. Some have circumstances arise that cause them to lose their focus or just plain give up. Having tried other "traditional" businesses that cost substantially more to start up and then become a statistic as so many businesses do, this business model built through Quixtar costs so much less and offers not only monetary possibilities, but the opportunity for personal growth that no other business model offers with as much success.

When we first registered, we were given an explanation disclosure booklet approved by the FTC. It explained that not all people who get involved reach the top, but *ALL* have the opportunity. The same applies to nearly every small business that begins in this country. When I started a vehicle detailing franchise, I had the opportunity to become a very large, successful operator. When I later started a lawn care business in another state, I had the opportunity to grow my business and become very successful. Neither business guaranteed me success. It was up to me to do the work. It was up to me to find the clientele. It was up to me to train those who would come to work in that business with me. The same applies with starting an Independent Business Ownership powered by Quixtar. We are not employees, and everyone who begins understands that. One of the first things I tell a prospect before beginning to show them the business plan is this is NOT a get rich quick scheme. It is not a SCAM either. It is a business opportunity that carries with it a very strong four-letter word...*WORK!* Just like any other business, if you do not do the work, you will not be successful. The difference here is that it costs much less to start, there is not inventory to worry over, and every product carries with it a money-back guarantee. Typically, a new IBO will spend around \$250 to get started. Most of this is in product that they will use in their own home, or sell, if they choose. It allows them to see the quality of the products, get used to using them, and be able to share that knowledge with others. There is about \$60 in fees for the actual business registration. All products carry a money-back guarantee. If they don't like the product, even after using enough of it to make sure they do not like it (there have been empty packages refunded before), we give them their money back. If we register a prospect and in the first 30 days, they decide this business is absolutely not for them, I have in some cases, even refunded the fees for the business registration, though, that is not required. Do people become involved and then quit? Of course they do! Can you recall anywhere you have worked or any club you joined where people didn't? I spent 22.5 years in the Air Force. Did everyone I enlisted with stay for a career? Of course not! People start and stop things all of the time. Does that reflect poorly on the organization? Of course not!

I do not see a benefit in a 7 day waiting period. As a Real Estate Agent, we allow purchasers of a pre-construction condominium a 15 day period to cancel a contract and receive reservation monies back. This is to allow them time to carefully go over the Condominium Association Documents, the contracts, and the plan for the project. Of course, we are also talking about an investment of hundreds of thousands of dollars. The decision to become an Independent Business Owner powered by Quixtar involves less money than people spend going to a rock concert, an NFL Football game, or a weekend getaway. In any of those activities there is no possibility of material gain and most likely, not much in personal growth. If a decision to proceed cannot be made within 24-48 hours in this business, you probably won't build it, and you most likely won't stay with it. 7 days would be a monumental waste of *everyone's* time.

Providing a list of references is unnecessary and unproductive as well. Everyone is different. We treat each other and react to each other differently as a result of being different. If you prefer the straight-from-the-shoulder approach, and you are treated as such, you are likely to speak in those terms in a reference. If the person reading it has low self-esteem and needs "sugar coating" and "kid glove treatment", they will not react favorably to that statement. Likewise, an earnings disclosure specific in nature may intimidate or discourage a prospect with tremendous potential

based on their own expectations. If you would like to make \$100,000 per year ( a possibility), and you see that some of the people in my organization (based on their own performance, or lack thereof) only made \$500 last year, you may think this is a "minor-league" opportunity and think it not worth your time. We were given an average of all IBO's income in the entire business when we first became acquainted with the opportunity. That is most sufficient. I am also against disclosures of any and all litigation. Yes, there have been frivolous lawsuits against Quixtar, and even against some IBO's. I will also agree there have been some lawsuits against certain IBO's that had merit. The same can be said about Wendy's Hamburgers, McDonalds, Wal-Mart, GM, etc. Does that mean I should get a disclosure from them each time I patronize their businesses? Does that mean I will have the same experience? No, it does not. I personally have never been sued for anything in any business. Does that mean I will NEVER be sued? Of course not!

Bottom line is this, while we need to have some regulation to keep the "scam artists" at bay, we do not need to overly restrict the industry to the point of suffocation. The "scam artists" will ignore all rules anyway, it is the nature of the beast. This industry is overall a very good one. This business model, in my humble 14 year experience, is the absolute best. Are my wife and I where we want to be? Not yet! Can we get there? Yes, if we persist. Are we moving as fast as we can? Not by a long shot! The truth is, if we don't quit, we can't fail. How many other business opportunites can say the same thing? I hope this is a help to you in your decision