

To: Federal Trade Commission

From: F.D. Morales – Quixtar Independent Business Owner
IBO # 2008300

Subject: Proposed Rules for U.S. Business Opportunities

We agree that consumers and potential business partners in our business should have fair and honest information prior to their making a decision to join us however when it becomes necessary to create negative and scary details upfront, we do not think that is the way to do business. Bombarding them with negative does not even give them the chance to learn about a wonderful opportunity.

To prohibit prospects from registering for seven days after they receive the disclosure document does not make sense in light of the fact we disclose to them about the business before we sign them up. We do have a money back guarantee. It seems that you are treating us as if we were one of those SCAM companies. To paint us with the same broad brush would be a detriment to the free enterprise business we offer.

People can evaluate and make up their own decision about a business opportunity. I do not believe that regulations need be so controlling for the honest business that Quixtar is.

The idea of having to give a prospect References is a bad idea. We do want people to check out the business for themselves and so we invite them to public meetings where they can meet others and talk to them. To create an intrusive procedure where strangers begin calling and asking people about their business is an invasion of privacy. Why create another bureaucratic nightmare?

We have professional materials which explain the various levels of success in place, as well as publications that people can look at.

Disclosing all legal allegations is another bad idea. What a nightmare for people who have just seen a hopeful opportunity. To shove down their throats all the negative does not make for a good business decision. We pride ourselves on positive input knowing full well that all business' have a history of a certain degree of legal problems. We are human beings and are

not perfect. Should we then investigate all the negative about the big Corporations that we do business with, or for that matter the Government?

People are looking for an opportunity to better themselves. The negative information is certainly available if they desire to find it out...

It seems that you are trying to discourage people from looking for something better than what they have. This business is what Free Enterprise is all about and we pray that the entrepreneurs will continue to seek out opportunities.

The Quixtar business discloses all information to new prospects. There is not a need for another bureaucratic system.

The amount of money an Independent Business Owner make should be between him and the IRS. It is an invasion of privacy, plain and simple.

What someone makes is based upon effort and consistency, and we disclose this to all prospects.

There are no guarantees in life, on our jobs, or career. WE have to make our own decisions.

Long live Free Enterprise and our ability to make up our own minds based on guidelines set forth by Quixtar and not government regulations.

This business allowed me and my wife the opportunity to leave our high paid careers (upper 5%) after a few years in this business and we wish this for everyone we introduce to the business. We are now ages 75 and 72 and this is the best thing that ever came along in our lives.

Our children are in the business as well, because we felt it was as good for them as for us.

The impact of your suggested rules would negatively impact our business, but more importantly deter others from joining. This would be detrimental to us, Quixtar and this country

WE need to be honest and upfront about our rules and regulations but let's not throw out the baby with the bath water. Our intent should be to invite people in, not scare them off.

Keep up your well intentioned effort to regulate but please do not over regulate.

Thank You

Fernando D. Morales