

Federal Trade Commission/Office of the Secretary, Room H-135 (Annex W)
600 Pennsylvania Avenue, NW
Washington, DC 20580

RE: Business Opportunity Rule, R511993

Greetings:

I am writing this letter because of deep concern regarding the proposed Business Opportunity R511993. I believe that in its present stated form it could be disastrous for me in one of the most wholesome opportunities I have ever experienced and thus could prevent me from building a successful business to see me through retirement. I am an Independent XanGo distributor.

It is not easy to build a business but XanGo is one of the best opportunities of which I have been privileged to be a part. When we present our business opportunity to our prospects we are up front about our company and our product, none of this 1 – 2 hour dream building shenanigans such as Amway and Quixstar (Amway on the internet) whose presentation dreams one through circles to false hopes of making it rich. We don't "drop names" of all the "successful" distributors and we don't "tape and book" our distributors to death as Amway/Quixstar does to eat up miniscule profits.

I tried selling insurance and investments with Primemercia which wasn't bad but I put myself in a situation where I wasn't able to follow through. I listened to a friend about the wonders of Calorad and tried to get involved with that but the promised help did not materialize and I discovered that Essentially Yours Industries, the company, was sending me near outdated product. And, most importantly, after I started taking the Calorad and Other products, I got critically ill. Did the Calorad precipitate my illness? I don't know but my doctor told me to STOP!

Recently I got an ad in the mail "Multi-billion dollars income: out of poverty and living the American Dream." The guarantee: I'll show you how the average person can earn over \$1,000,000 cash within the next 12 months! Or your money back! All it takes is a membership fee of \$700.00 which will be refunded to me when I sign up 50 people. What I find interesting is that "I" is never identified and all I have to do is send \$700. by cash, money order, cashier's check, ATM debit card, or credit card and I can call, fax, or mail to Cash-Masters,. If I do fall for this one, I'm given an anonymous Code Id Number with the name who is my sponsor. After 6 months I send in another \$700.00 and start over, I guess. Due to security reasons, "I" doesn't disclose his? Name or location as he needs to protect these large amounts of money coming in and his family. **I'm sure he does!** Due to IRS and other inquiries, he can't be constantly depositing large amounts of money in a bank. Now, does this sound awfully suspicious and scammy or does it? These are the ones that need to be cracked down on, not legitimate businesses who have legal teams to keep us above board.

Oh, and there was the guy who wanted me to invest in some computer golf game. If I'd sign up he would even work my business for me. (Oh yea?) Many ways to be paid, including debit cards cause I could get my money like NOW!

I know that there are all kinds of fraudulent con artists and scams out there but they are the ones that need to be stopped. Why punish those who are trying to help people make an honest income. XanGo gives back 50% of their profits to its distributors, partially through a system that Amway and others don't even tell their distributors about, dynamic compression. XanGo also supports charities and to my knowledge, this does not come out of that 50%. The requirement for a 7 day waiting period could be damaging, but then again, XanGo offers a 30 day money back guarantee on the product, not even requiring empty containers. I am sure that if necessary, XanGo's leaders of integrity would find it cheaper to refund the distributorship fee rather than have to comply with such nonsensical requirements as proposed. Also, when someone contracts to make a major purchase or invest or buy insurance, they have 3 days to change their minds. Why 7 days for a home based business when the investment is minimal by comparison?

If the FTC finds it necessary to regulate as proposed, wouldn't this increase FTC's workload too? Someone has to police the compliance. If you want to create jobs, create Jobs to track and shut down the con artists and scam artists. Lately I've been averaging Two hits a day on my e-mail. And, oh yes, even legitimate companies are attached to these endless surveys that ask if I want a college education (I have 2 Masters Degrees), auto insurance, mortgage insurance, dentists, doctors, eye wear, ...you name it and it Doesn't matter if you put yes or no, they still spam you and even before you get to the end they ask you to commit to at least two items. These are the type of things on which you should be investing your time and talent. Regulate them!

While XanGo is my company, I'm certain that there are other legitimate companies. Please give this proposal more thought. Investigate operations before you penalize those who are wholesome, family oriented, caring and concerned about their family of distributors, and helping so many who would otherwise go hungry or naked or ignorant. XanGo not only has values, XanGo lives its values.

In closing, I am 64 years old and was not taught to plan for my retirement. We are constantly warned that Social Security may not be there for us thanks to the government not policing itself, and while I am still in the infant stages in the business, I see the potential. No one has painted false hopes for me. My success depends on how much time and effort I put into the business and I am very much aware of that fact. My future in XanGo may mean that future welfare rolls won't have to worry about me. As it is, I will not be able to afford to retire at 65 and 10 months. Please don't make it any harder for me and others like me who have been faithful law abiding, tax paying citizens.

Sincerely,

Kathleen A. Jay

