

Michael and Patricia Hay

Federal Trade Commission  
Washington D.C. 20580

Comments on Business Opportunity Rule R511993

My wife and I are Independent Business Owners affiliated with Quixtar for 3 years and have found it to be a rewarding experience in the people we have met, the products that we have purchased and sold and the additional income we make and have the potential to make.

We were provided a great deal of information about the Quixtar Business Opportunity before we decided to sign up and provide that information to everyone we talk to about this business opportunity. It is not a way to quickly get rich but requires a great deal of work as with any business or job. The potential to make a good income is available if you work at it.

We feel that a 7 day waiting would be a needless burden that would make it hard for people to get started when they want to and probably discourage people thinking about starting a new business. We feel this is not needed. There is a full money back return policy if you decide the business is not for you. The availability to cancel and have your money fully returned is needed from all businesses.

The requirement of a litigation list is not clear as to who and how many people would be involved.

We have meetings at which new people thing about the business opportunity meet other new individuals and people already in the business and can talk and ask any questions that they want. This is how you can meet the people you will be working with and interact with them. This is far better than a reference list.

We feel that disclosure of personal financial information to anyone is not only a violation of our privacy but a very good way to have a problem with identity theft, which as you know has become a huge National problem. There should be a simple standard financial disclosure by the direct selling company.

Regulation of businesses so that people are not cheated is needed; the problems come from the people at the top of the company running the business such as ENRON and not the little people trying to make a living.

We hope that our comments are appreciated.

Yours Truly  
Michael Hay and Patricia Hay