

Sirs;

I am an Independent Business Owner (IBO) with Quixtar. While I applaud all efforts to protect individuals from unethical and illegal business opportunities, I feel some of your proposals would only hurt small business owners like myself while having no effect whatsoever on those who will continue to operate illegally and unethically, no matter what the law may say.

I cannot support the seven day waiting period, as most people who enter into a new business venture want to begin right away. It's like buying a new car. Would you like to have to wait seven days after purchase before you could start driving it? People want to begin registering their friends immediately to jump-start their business.

For someone in a service-related business references are a good idea, but for us to provide references of other IBOs is simply putting our prospect in contact with other individuals who would like to register our prospects for themselves.

I am really concerned about the need to give every prospect a list of all lawsuits, legal claims, etc involving Quixtar and its IBOs. Every successful business has claims and lawsuits against it. Many of them are frivolous claims made by our competitors. I see this as a way for our competitors, especially those that are less than honest, to hinder the small business owner. Let the Quixtar reputation speak for itself. Our parent company is very good at policing our business owners. If there is a legitimate complaint, Quixtar, Inc will handle it quickly and professionally. Don't put an undue burden on the individual IBO.

In regards to making a different disclosure for every income claim, I feel disclosing EVERY income claim would create an unnecessary burden on the individual IBO, but we DO explain AVERAGE income for different income levels. This was explained fully to me when I first saw the business plan, and I have been trained to explain it to my prospects. That should suffice.

If the purpose of your proposals is to protect the prospect, then all of this is unnecessary regarding Quixtar IBOs. I don't know of any other businesses where you can own your own business for \$51.50, and if you are not completely satisfied you can get your money fully refunded at any time. There is nothing for anyone to lose.

Thank you for your consideration.

Neil D Bys