

To whom it may concern: I have been an independent business owner (IBO) in the Quixtar opportunity for almost nine months now. This has been a phenomenal opportunity to develop an additional income stream and an opportunity for personal growth. When I was initially approached regarding this opportunity I was prospected in a professional manner and was provided a great deal of information regarding the opportunity, the business model, the potential profit, as well as the average profitability of other active independent business owners. At no point in this process did I feel misled or uninformed, nor did I feel that there was additional information that would have been more helpful that I was not provided. Additionally, in my brief experience over the last nine months of building my own business I have always made the commitment to provide potential business partners with the same level of information and detail regarding their potential for profitable growth. I have found for myself, and those people that I have spoken to about the business opportunity that the Quixtar opportunity is by no means a "get rich quick" scheme, and should not be treated as such. In fact, having been a business owner outside the Quixtar opportunity, as well, I can assure you that it takes the same dedication to hard work and consistent effort in order to achieve your goals, and whether in the Quixtar business or any other business (dry cleaning, restaurant, you name it...) there is no guarantee of success -- that is the world of business and free enterprise. Also, as far as business opportunities go the Quixtar opportunity could not be more affordable, in order to get registered as an independent business owner with Quixtar it cost me less than \$150, including tax and shipping fees. In my other business I spent more on tools at home depot each week. The Quixtar opportunity is incredibly affordable and it was also made clear to me that if I changed my mind about pursuing the Quixtar opportunity I was entitled to a full refund. Now, I ask you, how much more understanding, disclosure, or honesty in business could one ask for when first starting or opening a business? Also, I would like to address a few of the specific issues raised in the proposed ruling. The requirement of a seven-day waiting period does not provide any clear benefit to business as far as I can tell. In fact, this seems only to hinder the development and building of a business in a free market economy, and could seriously affect the profitability of this or any other business opportunity. It is not clear to me how a seven day waiting period would benefit a prospect, having been provided the information I felt in every way ready to get started building my business, why should I be forced to lose a weeks worth of potential revenue? Why not get started contributing to the economy right away? Also, having to provide references to other IBO's could undermine my business building efforts in a variety of ways. First, this certainly violates the privacy of myself and other IBO's by having to disclose address and phone numbers, in a day of heightened security and privacy concerns this is a slippery path to go down. Additionally, at meetings or seminars prospects already are introduced to and have the opportunity to speak with other IBO's already active in the business. Meeting these IBO's in person certainly seems like a more effective way to find out others' experiences than just giving out personal information. On the subject of litigation, this certainly seems like the government would be putting IBO's in the "guilty until proven innocent" category since having to provide a list of past litigation would not clearly indicate what volume of that litigation was frivolous. Can you imagine if restaurant owners had to disclose how many people had gotten sick in their restaurants, regardless of whether it was attributable to the food that they had eaten in the restaurants? This would negatively impact business and

clearly give potential clients or prospects a biased negative indicator of the restaurants performance, regardless of the accuracy of the allegations. Clearly this does not appear like a fair business practice or an effective way to level the playing field. On the subject of earnings disclosure it seems that the Quixtar opportunity already provides a way in which to disclose income potential to prospects when discussing the business plan with the stated monthly gross income of active IBO's. It is not clear to me how meaningful it would be or how it may have impacted me differently when I was approached about the opportunity to have even more detailed information. To be clear, I was shown the potential income earnings available in the opportunity, and I was also shown the average income made by active IBO's. It seems odd to me that we would need to detail this any further as regardless of the business opportunity there is always a larger potential than the average person is making, and it is always up to the individual to decide whether they want to pursue the potential or just be average. In regards to the requirement for financial substantiation, it seems wholly inappropriate and a clear violation of my privacy that I would have to disclose my financial earnings to each prospect with whom I discuss the business. For example, if this person decides to pursue the Quixtar opportunity and build a business I may have the good fortune to develop a relationship with them and it may not (or may) be awkward that they are aware of my financial status (large or small), but would it not be odd to have all of the prospects that did not decide to build the business have access to my financial records? This clearly seems out of line with the way in which business is normally conducted. I cannot imagine walking into the dry cleaners and asking to see how profitable they were last month before deciding whether to do business with them, or not. Would the fact that they were not profitable last month really be an indicator of whether they were a solid or reputable business? I think the answer is clearly no. Most businesses, especially when first getting started may take years to become profitable, or operate at a loss depending on the season -- it would not seem to benefit the clients or prospects of that business in any clear way to have access to that information. It is my sincere wish that in some way my comments may make it clear that the Quixtar opportunity should not be subject to the constraints which this ruling has proposed. I would ask as a citizen and business owner that the FTC consider the implications of its actions and rulings.