

Dear Commissioners,

We are (I'm Jin Yun Xiao

We have been Quixtar IBO (Independent Business Owner) since 12/2005

We have been enjoying the benefit of owning a business supported and by powered by Quixtar. We were informed with enough information about the company as well as the business when we joined and are doing the same thing, which is our best to inform our prospects before they sign up. Our annual business fee is a very affordable \$51.50/year with the optional product pack of \$60.00, which could be returned for a full refund in the event the prospect decided to leave the business.

With the proposed rule that requires a 7-days waiting period, it will greatly affecting our business because of it's a period both parties have to waist on waiting since we always provide necessary information, moreover, the new IBO would have to wait 7-days before they can register their family and friends. This will greatly affect the ability to earn income with their Quixtar Business

The requirement to provide references: If we have to provide a list of local IBOs to the prospect, there will be a risk that our prospect might register with one of the references instead of us, and that would be fair. If our names and address were disclosed by other IBOs to a stranger, we feel that will violate our privacy.

The Requirement to provide a "Litigation List": the proposal doesn't adequately cover what a "seller" is, that mean we may have to list all litigation involving Quixtar itself as well as the entire IBO force across the country. This would also not be limited to cases found against the seller but even filed cases with no merit.

The Requirement For Specific Earnings Disclosures: This could be hard because IBOs are rewarded based on the effort each individual put in the business. If disclosures are needed, require a simple and standard, easily understood disclosure such as "average monthly gross income for "active IBOs""

The Requirement for Financial Substantiation: we don't brag about our earnings but just sharing with the prospects the potential earnings they could make if they do put in certain amount of effort. We would feel inappropriate to have to provide the prospects with our financial records. After all, we are not applying for a loan but just to help someone to fulfill their dream.

We are in **support** of the position that every prospect should have the information needed to make an informed decision. But we are **strongly against** specific provision of the FTC proposal that would penalize honest IBOs and cripple our sponsoring efforts.

Sincerely,
Jin Yun Xiao