



July 14, 2006

Federal Trade Commission
Room H-135 (Annex W)
600 Pennsylvania Ave., N.W.
Washington, D.C. 20580

RE: Business Opportunity Rule, R511993

Dear Sir:

My name is Frances Avrett and I am an independent contractor with Primerica Financial Services. Although I live in Oakwood, Georgia, my business through Primerica has allowed me to build my organization in a number of states including Texas, California, New York, Florida, Arizona, Missouri as well as Canada. I joined Primerica in 1981 and through this unique entrepreneurial financial business I have been able to provide my children with college educations as well as pay off significant medical bills that my self-employed farmer husband incurred when he became ill.

Many of the individuals within my organization do business on a part-time basis to earn additional income to supplement their W2 income. These individuals come from diverse backgrounds and economic circumstances but they all share a common need for the ability to produce additional income without giving up their regular employment. Thus, I believe that business opportunities like the one available through Primerica provide value, as an economic underpinning, to many large and small communities across America, where many homes require a few dollars more to make ends meet.

If implemented as currently drafted, the FTC's proposed rule on business opportunities would almost eliminate an avenue that I, and other Primerica representatives have used to do good things for our families and our communities. My business grows because I have the ability to introduce our company and its business model to others and they can also join the company if they choose to do so. Distributions of Primerica products are regulated both by federal and state agencies as well as rigorous internal policies and procedures. The requirements of the proposed rule regarding the 7-day cooling off period and the 10 references will require both the recruiter and the recruit to work twice as hard

without adequate justification. Moreover, in our overly litigious society, the litigation disclosure, as presently proposed, will not likely produce any meaningful information to an individual looking for a real opportunity to immediately make his or her quality of life better.

I hope my comments will help the FTC understand that its honorable attempt to regulate a small segment of fraudsters, through the currently proposed rule, will harm my legitimate business directly and indirectly harm many individuals who require the ability to produce additional income to feed and clothe their families. Thank you for this opportunity to comment on this important proposed rule.

Sincerely,

Frances Avrett