

As a small multilevel business owner I am shocked at the intensity and severity of the proposed legislation. I have had a Quixtar business for twenty years and have operated this business alongside of a nursing career.

As a nurse, my retirement has been jeopardized by hospital buyouts and mergers. Then this year, Hurricane Katrina destroyed the hospital I've worked at for 24 years and I became jobless. Thank God I had been working my part-time multilevel all these years as it has become my primary source of income.

The seven-day waiting period for someone to get started in their own business seems intended to impede the small business opportunity rather than to protect anyone. As a nursing professional, I think it would be far more protective of the individual to require everyone to wait seven days before having an elective surgery...certainly more dangerous and costly than starting a multilevel business.

The idea of requiring someone be given ten references also seems targeted at making the small business so encumbered as to be impractical. How can a new small business owner supply ten references until they have successfully built their business first? It would be far more reasonable and beneficial to require every lawyer and physician to supply every potential client with at least ten references. Now this could really be helpful.

In terms of providing a litigation list, this should surely be done by every physician...especially the cases in which they were found guilty. Lawyers should present all cases they have been involved in, and identify all the cases they lost.

As a consumer I do not need every business I am considering utilizing to give me all the negatives associated with their practices. Too many times these are intentionally brought to court by disgruntled competitors, employees, etc. and are found to have no merit. This is not a reasonable way for your local pharmacy or car dealership to operate, so to single us out is discriminatory and impedes the free enterprise process.

Certainly all Americans understand that one McDonald's restaurant may generate different income from another. A gall bladder surgery has a significant cost range based upon many factors, and your bill may have little to do with the "average bill" you may have been told about.

All employees in a company know there are different pay ranges for different employees based on numerous factors. Our business is no different, and we do disclose average monthly incomes for Independent Business Owners. But in a traditional business, open discussion and comparison of personal incomes is not encouraged, or even allowed in many cases. Employees have been fired for discussing the income of other individuals, as this is considered privileged personal information.

My doctor, my attorney, my CPA, my pharmacist, my auto mechanic do not inform me of how much they make before I agree to work with them. If I am going to have to supply exact personal income figures as an Independent Business Owner, then I certainly

want my doctor, my lawyer, and my CPA to share their personal income at least on an annual basis (and include historical data as well). I am sure you understand that all these professions consider their personal income private information, and common sense says that it would be discriminatory to require any one group of business owners to disclose this information.

Because of my multilevel business, I am a bigger tax contributor and a more significant consumer. Please don't kill my opportunity to succeed in the American dream of being self-employed.

Karen Montelepre