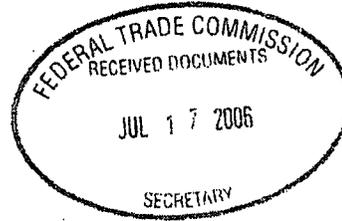


Ralph & Mary Jane Loya

522418-70377

July 14, 2006

Office of the Secretary  
Federal Trade Commission  
Room H-135 (Annex W)  
600 Pennsylvania Avenue, NW  
Washington, DC 20580



To Whom This May Concern:

Subject: FTC Proposal to "Business Opportunity Rule R51193

We have been involved as an "Independent Business Owner" (IBO) in the Quixtar compensation business model for over 26 years. It has provided us enough supplemental income to improve our lifestyle and enabled my wife to stay at home. Our concerns are over the FTC proposals, which will greatly affect our home based business in a negative way.

- **Proposal Rule:** You would be required to give every prospect a list of "references"-the names, addresses, and phone numbers of 10 other IBOs in the area – seven days before a prospect registers.
- **Concern:** With today's major concerns over Home Land Security and identity theft, this proposal would diffidently be an infringement on the privacy of every IBO whose name you have to disclose and the inconvenience of receiving many phone calls.
- **Proposal Rule:** You would be required to provide prospects with personal financial documents to back up ("substantiate") any income claim.
- **Concern:** Disclosing our personal income is also an infringement on our privacy and discriminatory. We believe that the only time we need to disclose income is when applying for a loan, selling a business or filing tax returns. We provide to every prospect an SA4400 published by Quixtar with a financial disclosure what the average IBO can expect to earn yearly.

In keeping this letter short we have chosen two out of the five important proposals that greatly affect our business. In summary we hope you will reconsider all these unfair and burdensome proposals.

Sincerely,

[Redacted signature]

Ralph & Mary Jane Loya

cc: Representative Jim Costa (D-CA 20<sup>th</sup>)  
cc: Representative Sue Myrick (R-NC 9<sup>th</sup>)  
cc: Senator Dianne Feinstein (D-CA)  
cc: Senator Barbara Boxer (C-CA)