

To Whom It May Concern:

I am writing this letter because I am concerned about the New Business Opportunity Rule R511993. I am afraid that in its present form this new rule will seriously affect Financial Destination Inc. I am fully aware that is the FTC's job to protect citizens from "unfair and deceptive acts or practices" but this rule in its present form will make it very difficult if not impossible for Financial Destination to continue as a business.

My name is Odell Bizzell and I have been a loyal member of Financial Destination since June of 2004. I am currently a senior at North Carolina State University and Financial Destination's life changing products, services, and mentorship has taught me to help support my family and me even before I have to. We market membership packages that help people raise their credit scores in a timely manner, get out of all of their debt in a fraction of the time, plan for a successful retirement, and obtain optimal nutrition just to name a few. This company has changed the landscape of my family and future generations to come. Allowing this rule to come into effect will greatly hurt not only our ability to reach millions across the nation, but also new members who need a financial change in their lives.

The seven day waiting period section of the rule will make it very difficult to enroll new representatives in our company. Financial Destination's highest package is a one time outlay of \$369.95, people pay more than that for luxury items such as televisions, cars, computers and so on, and they do not have to wait seven days before they are allowed to purchase that item. The seven day waiting period is unnecessary because Financial Destination's life changing membership can show them how to make up the outlay for the package, and if the new enrollee wants to just be a member these seven days could be used to get the new member enrolled in all the products and services to get them on track financially. This wait will also make new prospects wary of whether or not the business is a legitimate endeavor or not and will cost the company and members a lot of money for members being turned off.

The litigation information is really unnecessary unless a company has been founded guilty of something. When someone fills out a job application they only put down whether or not they were convicted of a felony, not if you were charged in most cases. Nowadays you can get sued for almost anything, and this would put an unnecessary smudge on Financial Destination's record. The earnings claim rule requires that our representatives must acquire time periods, demographics, and earning claims. Fraudulent companies that the FTC is attempting to frustrate and shut down can easily forge these numbers as they have forged their legitimacy already. Financial Destination would abide by these rules and regulations but if the purpose of this rule is to stymie those that engage in illegitimate affairs, then giving them more documents to forge will be counterproductive.

Having each representative to provide 10 members to their prospect would again be a whole new line of documentation to deal with. Some people may want their information private, and if they are exposed as members then this could cause a privacy lawsuit that

Financial Destination would have to report which will just perpetuate a negative stigma on the company. Identity theft is something that new prospective members may be afraid of if their identity is revealed to prospective members. People are very protective of revealing their private information to people they may have never met.

We at Financial Destination appreciate very much the work of the FTC to protect our communities from fraudulent activities, but we believe that this new rule has many unintended consequences. We also believe there are other ways to protect those that want to get into the direct sales industry.

Thank you for taking the time to read these comments.

Sincerely,

Odell Bizzell  
Regional Associate  
Financial Destination Inc.