

June 27th, 2006

To the FTC,

My Wife and I have been a Quixtar Independent Business Owner (IBO) since the beginning of January of this year. As we were told by our registering IBO this isn't a get rich quick scheme. The results have been slow so far but that is because of the amount of time we have available. Both my wife and I work full time and have three children which does not leave a lot of free time. The experience has been great. I work full time as a Casino Surveillance Supervisor and I have gained more knowledge and training on management in the past six months than I have in the eleven years of my supervisor position.

When we registered in January we had met twice in two days. We were given all the information up front on how the business worked and what to expect. From the first time we saw the plan until the time we registered just over 24 hours had passed and we had all the information needed to make an informed decision.

When we show the plan we make sure that we duplicate what we were shown and leave the person with as much information as needed to answer all their questions. I know that I don't get anything for signing someone up and all it will do is cause me headaches if they get in without knowing what to expect.

The cost for an IBO to get started in your business is approximately \$100; \$51.50 to register with Quixtar and \$49.55 for a starter pack which includes two books, a few cd's and misc. literature. If they decide to quit they are able to return the starter pack for 100% of their money back and they get a prorated amount of the Quixtar registration fee back.

We are apposed to the proposed seven day waiting period. We have limited time to run our business and waiting to register a person that has decided to get started would be detrimental to our business. In our case we registered within 24 hours of seeing the plan, and we have not had any regrets. I have found that if someone is unsure or needs more information they are going to wait until they are ready anyhow, but why put a business on hold if someone is ready to get started. Not to mention that it would considerable slow down that new IBO start there business. It would be more suited to make a car dealership wait seven days to sell someone a car because I know that I've regretted buying a car a few days later and wished I could get my \$20,000 back. And all someone has to pay to get started with us is about \$100 which is mostly refundable.

We are also opposed to the requirement to provide a list of references. I know that I don't have the time to be answering the phone as a reference for another IBO and I wouldn't expect them to answer the phone as a reference for us. One of the standards that we stress in building a business is to plug into the bigger team. So they are able to meet numerous others right away anyhow. We also hold a weekly business briefing which we

recommend prior to signing up where they can meet a bunch of the local IBOs and are free for guests. It wouldn't be hard for an illegitimate business to give 10 references they would just be sure to weed out the ones with bad experiences.

I don't understand the proposed litigation list. In America today I would be surprised if there were more businesses that haven't been sued than ones that have been. Sadly America is a very sue happy place where a lot of people are looking for an easy buck. Just because a business has had a lawsuit doesn't mean that they have done anything illegal or immoral.

As for the Specific Earnings disclosure, I feel that we are already doing well by having the one overall disclosure - "average monthly gross income for 'active' IBOs."

I appreciate the FTC asking for opinions prior to passing any requirements. I support the effort to stop scams but I can say that the proposed items as is will be devastating to our business. We have not seen anything that wasn't shown to us prior to signing up. It has been a great experience that has changed our lives forever.

Sincerely,
Dan & Chrysti Duffiney
Quixtar IBOs