

To the Federal Trade Commission:

Let me begin this letter by saying that I appreciate what the FTC does to protect individuals from fraudulence in the marketplace. I am also extremely proud to be living in the United States of America, where free enterprise allows anyone an opportunity to build a future for themselves and their families. That being said, my wife and I have, over the past three years, been associated with the Quixtar Corporation. We have taken advantage of the opportunity, through Quixtar, to own a business of our own. Thus far, we have earned enough income through our own business to allow my wife to no longer need to work full-time in a traditional job and supplement our income a great deal. We have high goals through our business, to achieve the top levels of success, which is an average annual income of \$250,000. We have no doubt that we will achieve this goal within the next three years. In addition to the monetary benefits that are provided through the Quixtar opportunity, there are countless intangible benefits. The teaching system that has been set up in association with the Quixtar opportunity has helped me in all areas of my life. Because of what I've learned, I am a better citizen, employee, husband, entrepreneur, and producer in my community.

I was introduced to the opportunity provided through Quixtar about three years ago from someone that had never met before. I met a man and his wife who eventually offered me an opportunity to look at what they were doing through the Quixtar opportunity. Initially, my wife and I sat down with them and went through some general concepts and ideas. The next step, as we were instructed, was to join them at a weekly meeting. This meeting was a chance for me to meet the people in my area who were already involved with the opportunity, speak with them, look them in the eye, and get to know them a little bit. The other purpose of the meeting was to see all of the details of the opportunity. A presenter provided the numbers and more specific concepts on the opportunity. The final step, for my wife and I, was to get started. We sat down again with the gentleman and his wife who were offering us the opportunity. At this meeting they reviewed the details of the opportunity, allowed us to ask any questions we had, provided some additional information about the Quixtar Corporation, gave us resources to review the information, and allowed us to tour the Quixtar website. At this point, we reviewed the information and got started. Looking back, my wife and I would have gotten started at the initial meeting to see the opportunity; however, the three step process to getting started allowed us the chance to see all of the details and ask questions before getting started and we have come to appreciate this process of offering the opportunity to others. We also appreciated knowing up front, that this opportunity was not a "get rich quick thing", and that it would take some work. We saw the average income for a business owner, and were able to see the different levels of success up front, so we knew what it was going to take to be successful. We also knew that it was a 100% money back guarantee, so there was really very little concern for the risk involved. Worst case scenario for us, was that we gave up a little bit of time trying the opportunity. In addition, we spent less than \$200 to get started (all of which was part of the money back guarantee) which is really a small sum of money in the grand scheme of things.

That being said, allow me to address the specific issues of a few proposed rules that the FTC is considering. As a business owner associated with an excellent opportunity and corporation in Quixtar, I would be remiss if I didn't bring to your attention the challenges the proposed rulings would place on my business and well-being. Overall, rules, although intended to help, often create a greater sense of distrust with people. They believe that things must be risky if there is so

much regulation and so many rules. I would prefer opportunities be “rated” or “approved” based on certain qualifications than have to constantly abide by rules. Additionally, the rules proposed are intended to stop the “bad-apples” of this type of opportunity. I don’t believe my business should be negatively affected because of the “bad apples”.

First, the seven-day waiting period would hinder our business. People, by nature, should have an opportunity to evaluate the risks of an opportunity before making a decision. It was greatly affect the profitability of the Quixtar opportunity. My wife and I enjoyed making money within a few days of seeing the opportunity. Additionally, when sharing the opportunity, we can help others make money from day one. Having to wait seven days before registering with the opportunity would limit the success people see right away, and that early success is what locks many people in. If I can help someone create an income from their own business in the first week, I don’t see a benefit in making them wait seven days for each prospect the opportunity is shared with. Ultimately the money back guarantee eliminates the need for a seven day waiting period. People who change their mind, simply get their money back by contacting the Quixtar Corporation.

Second, providing a list of business owners to contact would be extremely distracting, especially considering that part of the process to getting started with this opportunity provided me an opportunity to come to a meeting and meet people in person who were involved with the opportunity. I don’t want my contact information being distributed to people I don’t know, and I also do not want to risk other people controlling my success in this opportunity. As a prospect to the Quixtar opportunity, everyone has an opportunity to come to a weekly meeting that provides face-time with people at all levels of the opportunity. For me, I got to talk with other people and ask them about their experiences in the opportunity. It was less cumbersome and more beneficial than contacting people in the area would have been. My experience has also shown me that most people will not call references anyway, because they would prefer not make the call and talk to others. That is why the meeting is a better way to introduce people to other people anyway.

Third, with regard to the “Litigation List”, I don’t recall my college administrator position requiring me to see all of the litigations associated with that university. I don’t believe that Wal-Mart is required to provide a list of litigations against them, and I don’t believe it fair to require me to provide litigation lists for my business. In a litigious society, people can take legal action for nearly anything, with our without merit. Requiring me to provide a “Litigation List” would be forcing me to build my success off the people who sue with no-merit to their case, and all of the other bogus claims that happen today. Clearly, there are legitimate claims out there, but I liken it to McDonalds. If one McDonald’s franchise heats it’s coffee too much, outside of the regulations provided by the corporation, and a women scalds herself with it, why should every other McDonald’s be punished for that one franchise not following the regulations and rules? They shouldn’t. When people are purchasing a vehicle, dealers are not forced to provide a list of all the litigations against that vehicle. It wouldn’t be fair. A consumer could look up information about litigations, if they wanted to do so. Similarly, a prospect of the Quixtar opportunity could find information about litigations if they wanted to or had reason to.

Lastly, specific earning disclosures are unnecessary with the Quixtar opportunity. The details of the opportunity are disclosed throughout the getting started process. I knew before I started the opportunity, the average business owner income, and the income at each level of the business opportunity. I did not need specific examples of people for each level, the averages and numbers have proven to be 100% accurate at every level I have reached. In fact, the numbers that I have encountered have proven that when I was shown the opportunity, the numbers used were conservative. Also, I don’t

believe it anyone's business what my personal income is. There is no way that I should need to disclose my personal income to others. We convey information through the averages and numbers provided in the business plan. I do convey the impact my Quixtar business has had on my lifestyle; however I don't flaunt any lifestyle or income to others as I don't know if they will do the work to achieve that lifestyle. The Quixtar opportunity simply provides the averages and numbers for any level in the business. Anyone who does the work does the work described in the business plan will receive the same compensation.

To conclude, for two working professionals who were putting in 60-70 hours a week as college administrators, my wife and I needed something different. We wanted an opportunity to own our own success, and be rewarded for our work. We knew it would take some time and effort, but hard work was not something we were afraid of. Our Master's degrees did not provide us an opportunity to earn the income we felt we deserved, and that we felt we worked for. This was the only business opportunity we found that made us feel comfortable, and that we could afford. I am thankful for the opportunity provided through Quixtar and believe that had there been the regulations in place that are provided, we may not have had an opportunity to do what we've done. They are very limiting for an opportunity that provided us every opportunity to say no, allowed us to know everything we needed to know up front, and was less than \$200, which would be refunded if we changed our minds anyway. In addition, it says a lot to me about Quixtar, that I was introduced to the opportunity through someone I had only met once before. The trust and openness of the process provided me ample opportunity to say "no", especially as someone who is fairly skeptical of things. All things considered, I felt comfortable about the opportunity from the beginning, and this should say a lot about how the Quixtar opportunity is shared with people.

It is my sincere hope that you will eliminate the proposed regulations. Understandably, there are opportunities out there that need such regulations, but I don't believe it fair or just to hinder and slow down opportunities that have always operated with integrity. The Quixtar opportunity could be the standard, in my opinion, for all similar opportunities. I encourage you to choose not to continue with the proposed rules, as they will negatively affect my business, my future, and the income that I have had an opportunity to generate through the Quixtar Corporation. Don't punish me and the Quixtar Corporation for other opportunities that have acted inappropriately.

Thank you for your time and consideration. Again, I appreciate what the FTC does for me and to protect me and other consumers. The proposed rulings are simply not in the best interest of people like me, who are acting with integrity already, being honest, and providing others a sincere opportunity in an appropriate way.

Respectfully,

Daniel J. Amerman

Independent Business Owner through the Quixtar Corporation