

Cheryl Wisdom, MS, RN

July 12, 2006

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

Re: Business Opportunity Rule, R511993

Dear Sir or Madam:

I am writing to express my concerns with the FTC's proposed Business Opportunity Rule R511993.

I am a nurse by training and I am married to a board-certified Emergency Medicine physician. I have been an Herbalife Independent Distributor since November 1995. I was initially drawn to Herbalife because of the business opportunity. I was in very poor health and was hoping that I could "work from home" and accommodate my disability. I was only able to work part time. I had no idea at the time of my investigation how dramatically the products would change my health, and then go on to dramatically affect our future.

I got such immediate, positive health results on the Herbalife products that I immediately began sharing them with everyone I knew. Within 18 months, my husband made the decision to leave traditional medicine and come home to do the business with me. We both feel that we have impacted more people in a positive way with the Herbalife products and business opportunity than we could ever have helped through our traditional medical careers.

On September 11, 2001, the next phase of our Herbalife story began. My husband was so moved by the events of that day, that he felt called to go back into Emergency Medicine to serve our country. He joined the US Army Reserve and has now served one tour in support of Operation Enduring Freedom serving at Baghram Air Base, Afghanistan and one in support of Operation Noble Eagle, serving at USAR Headquarters in Minneapolis, MN.

None of this would have been possible had it not been for the financial freedom afforded us by the Herbalife opportunity.

Owning a small business in America is the answer to prayer for many of us, but it is also fraught with endless paperwork, red tape and bureaucracy. As a Michigan S-Corporation, I already spend countless hours on paperwork and/or have to employ outside consultants to deal with it. PLEASE do not add additional burdens to honest, hard-working small business owners!!

As Herbalife direct sellers it is in our best interest to work with people who want to change their health and the financial future of their family. I have absolutely no interest in defrauding anyone. That would only hurt MY financial future. MY success is based on the success of all the other people I introduce to the products and opportunity.

Herbalife International stands firmly behind our 30-day return policy for all product purchases and a

90-day return policy for distributorships. Instituting a seven-day waiting period would do nothing to enhance what we already have in place, but it would cause people to hesitate. That hesitation would mean fewer people being introduced to and getting started on the life-changing Herbalife products.

I understand the FTC's desire to reduce fraud in business opportunities such as ours. However, some of the proposals being made simply do not make sense to me. One of the proposals is that I would have to provide the number of direct sellers who cancel within two years. That *number would be totally deceiving!* Some people "cancel" because they decided the time simply was not right for them. Others move or pursue other opportunities. Simply keeping track of everyone for two years adds even more useless hours of paperwork. It does not represent anything about our company or our opportunity, it would only represent the fact that human beings tend to be fickle and unpredictable.

Consumer fraud is a legitimate concern, however, as an Herbalife Independent Distributor, I am a hard-working, tax-paying small business owner. Small business is the backbone of this country. I again ask you to PLEASE not increase the bureaucratic burdens on us.

Sincerely,

Cheryl Wisdom, MS, RN Herbalife
Independent Distributor