

Dear F.T.C.

I have been a I.B.O. within the Quixtar organization for over 10 years. This has allowed me to maintain a small business and have access to some of the best products in the world.

Additionally, through a mentoring program, I have experienced much personal growth, along with greatly increased people skills.

At my registration, (and before) I received enough information to make a informed decision about getting involved. How could I go wrong with a money back guarantee? Of course, that's virtually the same information I give a new I.B.O.

This is certainly not a "get rich quick" plan. That is explained as I show the business plan, in addition that I can't promise anything (success).

A new I.B.O. will typically spend \$125.00 to register, get a publication and product pack. If for some reason they were to leave the business in the first few days, this entire would be refunded to them. After that all products are guaranteed for 180 days by Quixtar.

With this in mind I'd like to comment on the proposed rule/law concerning direct selling companies.

First, waiting 7 days to register is not necessary, as the prospect/I.B.O. can get their money back if not satisfied.

Second, giving a list of references (7 days before registering) would have two issues. One is privacy, and the other is penalizing the sponsor by the prospect possibly registering with one of the "reference" IBO's.

Third, giving a list of lawsuits (and the like) to a prospect, would open up Quixtar and other legitimate companies to false accusations.

Fourth, it would be cumbersome to have a different disclosure for every income claim. Perhaps a standard disclosure such as "average monthly gross income for 'active' I.B.O." would work better.

And lastly, IBO's should possess substantiation for any personal financial claim but should not be required to disclose it, except when required by the FTC and similar state agencies in an agency investigation.

Thank you for working on this law in an effort to make this type of business better for everyone!

Sincerely,
Karen B. Walchak

