

To Whom It May Concern:

We have been Quixtar IBO's since September, 1999. Having reached several goals we set for ourselves, our next goal is Platinum IBO. Our life style and the Quixtar business make great partners. We work at our own pace, forge friendships with people we like and market products & services to those who enjoy using them.

We are writing regarding several proposed FTC rules for independent business owners. We feel implementation of these rules will impact our business in its operation as well as affect the income we derive from it.

From our own experience, when considering registering as an IBO, we felt any questions or concerns were answered with sufficient information to make a sound business decision. In turn, when registering others, providing similar information is important. Our presentation includes making prospects aware Quixtar is not a "get rich quick" plan and to be successful requires hard work & persistence. We offer no guarantees for success. From the beginning, prospects know the costs to become an IBO are between \$38 & \$125. We emphasize if they are not satisfied with their decision, registration fees are fully refundable from Quixtar. Thus, having a prospect wait 7 days before registering as an IBO appears unnecessary.

Two other proposed rules, one requiring IBO's to provide prospects a list of references and the second, providing prospects a litigation list for them to contact, seems counter-productive. Prospects are free to register with anyone they wish & talk to anyone they wish before making a decision. If there are questions regarding the operation of our or another IBO's business, we encourage prospects to contact the BBB and Dunn & Bradstreet if they want verification of an IBO's business practices.

Finally, we oppose the proposed rule requiring disclosures of specific earnings and implementing a requirement for financial substantiation of earnings. This is an invasion of our privacy. Prospects are provided an SA-4400 which fully explains income potential and we emphasize that Quixtar is not a "get rich quick" plan.

We appreciate the opportunity to provide input to these proposed rule changes.