

Dear Sir or Madam:

I am writing this letter because I am concerned about the proposed Business Opportunity Rule R511993. I believe that in its presented form, it could prevent me from continuing as a (an) distributor with Xango and destroy my small business. I have been an independent Distributor with Xango for 1 year.

Originally, I started my Network Marketing business because of the products. I love the benefits I received from taking them and knew sharing them would help others improve their health. In addition, retirement income will be in short supply; I saw the potential for a worthwhile at home business as well. The additional income will help support my family in our retirement years and is critical to our budget. Please don't destroy my small business. We need it!

Some of the sections in the proposed rule would make it hard or almost impossible for me to sell my products.

This waiting period will give the public the idea that there's something wrong with our plan or me and also reflects badly on me. I also think this seven-day waiting period is unnecessary, because Xango already has a 100% buyback policy for our product. Why not go after companies that don't offer a 100% buyback policy?

One of the most difficult sections of the proposed rule is the seven-day waiting period to enroll a new Distributor. Xango's wholesale membership/distributorship only costs \$35. People buy TVs, cars, and other items that cost much more than that and they don't have to wait seven-days. Under this waiting period requirement, I will need to keep very detailed records when I first speak to someone concerning my business and will then have to send in reports to my company. I am a small home business owner. This burden could destroy my business. Again, to be fair, have the same rule for the auto and electronic industries.

Finally, the proposed rule requires the disclosure of a minimum of 10 prior purchasers nearest to the prospective purchaser. I am glad to provide references, but in this day of identity theft, I am very uncomfortable giving out the personal information of individuals (without their approval) to strangers. I'm uncomfortable that I may put a women in my organization in harm's way thus subjecting her to possible sexual or racial harassment or worse. Bottom line, should this rule be passed, it seems to me that the FTC will need a way to take direct enforcement action on sexual and racial attacks with a special unit assigned to monitor actions related to the disclosure forms.

There are scam artists in every industry. Just look at Enron. True the Internet is no exception. This rule will do nothing to stop them. They hurt my business! This rule will not stop Crooks – they violate the current rule all the time. But I am a good American citizen and it will hurt me. Thank you and please help me.

Sincerely,

D'Wayne McGowan