

Thank you for listening to my comments. My community here in Michigan is being devastated by the demise of General Motors. Here in Flint where I reside, this major corporation was born. My network marketing business is an opportunity to create the residual income needed for ourselves and our retirements, and represents an opportunity for hundreds, maybe thousands, of others to do the same.

This proposed rule would seriously hamper my ability to do that for a number of reasons. First of all, my

company, Xango, offers a \$35 membership fee to allow anyone to buy our product at wholesale or to be in business. This is not a significant amount, for one thing, if someone decides they don't want to pursue this. Your rule about *any* amount being invested seems unfair to me.

Additional paper work, and delays in being able to order, is an unfair advantage to other similar (but inferior) products that can be sold off the shelves easier. We rely on word of mouth advertising and our product is not available in stores.

Another rule you are proposing would make it hard for me to do my business, and that is the rule that makes it necessary to have my sign ups have their personal information available to others. Our society has made a big deal about identify theft, and people can be so sensitive to give out the required social security number. Forcing them to agree to their information being made available to anyone seeking to join, would prevent me from signing people up, for sure.

The other rule that is being proposed would be prohibitive is about all the paper work that would be required. What other business has to provide this type of information to its customers?! One of the benefits of our business is the lack of record keeping necessary, except for our personal tax

information. Who would join, if records need to be kept of how many customers or business? builders there are who changed their minds, and decided they weren't interested. And how would records like that, be really helpful to anyone considering joining?

Also, since we have a guarantee of satisfaction of our product, we already cover someone changing their mind.

These rules may be meant to prevent fraud; they just need to be better thought out. Don't take away

the opportunity for many people to create the income they need for their families and their

futures. This industry is awesome; it's a business model that truly serves everyone involved. From my view point, it isn't broke, so don't try to fix it.