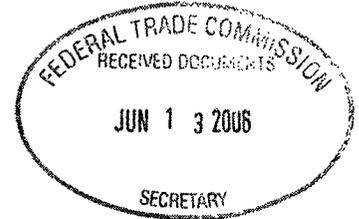


Joyce S. Cream, Psy. D.

[REDACTED]
[REDACTED]
May 31, 2006



Federal Trade Commission/Office of the Secretary
Room H-135 (Annex W)
600 Pennsylvania Ave. NW
Washington, DC 20580
RE: Business Opportunity

To whom it may concern:

The proposed Business Opportunity Rule r511993 concerns me in its current form. Some of the provisions in this bill are regulations that are cumbersome and unfair to the legitimate direct sellers. No requirements should be included that place a higher burden on this form of direct marketing than would be required on other forms of marketing. A three day period in which the consumer can change his or her mind about participating would be sufficient for the public to rethink its decision. We already have such rules in some states on purchases.

Also, the companies that I participate in have a 90% buy back policy.

As for lawsuits, anyone can sue anyone for anything. The outcome of legal action is more important than recounting all problems. Information should be centrally located detailing lost actions and not requiring us to list every action ever taken no matter how frivolous.

You are looking to require more paperwork and record keeping than reasonable on commissions, prior purchasers and litigation.

We sell supplements to our patients that cannot be other wise purchased and not necessarily for them to market. Federal regulations would not allow us to give out other patients' names and personal information. Your proposed requirements would violate federal law.

The FTC is necessary to protect consumers, but the proposed legislation is ill conceive and the public can be better served in another fashion.

Sincerely,

Joyce S. Cream, Psy. D.