\rtf1\ansi\ansicpg1252\deff0\deflang1033\\fonttbl{\f0\fswiss\fcharset0 5.41.15.1507;\viewkind4\uc1\pard\f0\fs20\par \par \par \pard\sb100\sa100\f1\fs24 I have been an IBO since 1996. This business has been beneficial to my life in many ways...not just monetarily. The education and friendships have been supportive in my life and has improved me and my life in every area. \par When I first began to look at this opportunity and company as an option for me, I was able to meet many independent business owners also connected with Quixtar. As I attended several types of events where I had full access to these other IBOs, I was able to see their character and integrity in action as well as get a complete understanding to my satisfaction how this business works and whether or not this would be a good idea for me to pursue for my life. As most people prefer to keep their privacy, I don't think that an invasion of that as mandate would be appropriate or constitutional. \par When I talk with other prospective customers and IBOs, I always recommend that they also get around the rest of the team and see who else is doing this and ask them questions. I feel that it is important to get a full understanding of this business opportunity but I don't think we should be required to violate other's privacy through regulation. In the presentation materials provided through our group, eFinity, all the numbers are disclosed and pointed out so prospects know that there are no guarantees and that their success is dependent on their participation in the right activities that produce the right results they are looking for. Also disclosed are the numbers for how many others succeed by doing those activities and how many choose not to by way of a percentage of success. \par The registration process requires a minimal \$50.00 to register and all the business tools are described and made available to the new prospect as an option to help them be successful. Any money spent getting started is completely refundable and registration is not a profitable activity. Profitability is therefore focused on helping the new person be successful not simply registration. \par Sometimes prospects register right away and sometimes prospects want to take their time. Either way is great but, by not allowing someone to get started right away I believe could hinder some ambitions and prevent them from making the desired changes to their lifestyle. Furthermore a waiting period could drastically slow down the progress of all IBOs businesses not only by how fast we can work but how many people won't want to wait. \par As it is, new IBOs have 30 days to get their money refunded. During this time, new IBOs get to investigate further and go through the business materials while the team is helping them build a business and train them how to be profitable in their business. So, a 7 day waiting period would only hinder our businesses. \par As for litigation list:\line How many other privately held companies are required to do this? Litigation is part of public record and as in any other industry or company, anyone can find that information. This shouldn't even require discussion. NO! \par With every presentation, we already disclose earning potential and actual average incomes, % of people who have achieved each level of success etc. Any more written explanation would distract from the goal of the presentation-to show the potential of a proven system. We want the to focus on the effort necessary to succeed and how the business works. \par When we share information about our business, we tell them what the business has done for our life and how it has improved our lifestyle or we introduce them to someone in our business that has achieved the kind of success that the prospect is looking to achieve and let them share their experiences. I think it is inappropriate to make income claims or promises. Sharing my

paycheck information has been inappropriate in any job I have had also. \par I feel that eFinity and Quixtar is already doing a great job at providing us with materials that assist us in presenting and disclosing information about a great business opportunity. \par Thank you \par Tom Fraley\par \pard\f0\fs20\par }