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- 1. <u>Home</u>
- 2. Programs
- 3. Advertising Self-Regulation
- 4. Direct Selling Self-Regulatory Council (DSSRC)
- 5. Administratively Resolved
- 6. <u>DSSRC Case #185-2024: Tocara, Inc.</u>

# Case #185-2024: Administrative Closure – Tocara, Inc.

# **BBB NATIONAL PROGRAMS**

Direct Selling Self-Regulatory Council Case #185-2024: Administrative Closure - Tocara, Inc.

## **Company Description**

Tocara, Inc. ("Tocara" or the "Company") is a direct selling company that sells jewelry. The Company is headquartered in Burlington, Vermont.

### **Basis of Inquiry**

The Direct Selling Self-Regulatory Council ("DSSRC") is a national advertising self-regulation program administered by BBB National Programs. This matter was commenced by DSSRC pursuant to DSSRC's ongoing independent monitoring of advertising and marketing claims in the direct selling industry.

This inquiry concerned earnings claims disseminated on social media by salesforce members and on the Company's website. DSSRC was concerned that these earnings claims conveyed an unsupported message regarding the income a typical salesforce member could earn from the Company's business opportunity, including claims that the typical salesforce member could be their "own boss," obtain "financial

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freedom," start a new career with significant or full-time income, and/or earn free incentive trips through the Company's business opportunity.

The representative claims identified by DSSRC in this inquiry were as follows:

- "Feel like it's time to be your own boss? Set your schedule and earn great income by becoming a Tocara Style Consultant." (July 2019 Twitter post)
- "What if you could have time and freedom? Financial freedom? What if you had extra money in savings for emergencies? What if you could take vacations without worrying about asking for time off work? What if you didn't have to stress over that mortgage payment?" (April 2020 Facebook post)
- "Whether it's s a side gig or something big, it's completely up to you! There's no better time than NOW to work from home selling jewelry. Maybe you want to build a fantastic jewelry box, pay off family expenses, or start a new career with a significant income. Work when and how you want to generate the income you want. Flexible and fun?! That doesn't sound like work at all!" (September 2022 Facebook post)
- "Tocara offers an amazing opportunity to learn and earn money. With their digital creator program, you can pursue your passion for music and art while achieving your goals and dreams. Take the first step towards living in your own house, having financial freedom, and helping your family." (November 2023 Facebook post)
- "Where is my Tocara Team? October Incentive Trip destination resort for you and a plus 1! I've been with many a company with lots of trips and never have I seen a incentive so accessible to all! Make every opportunity count, it's all there for you, if you want

it! 💜 Kat #tocaralife #tocaraincentivetrip" (2023 Instagram post)

- "Whatever your reason, start doing what you love, work when you want, and earn what you need." (Statement on Company website)
  "Whether it's a side gig or something big, it's completely up to you!" (Statement on Company website)
- [02:28] With sought after incentives liked dreamy destination trip...earning a commission is really just the beginning. (Statement on Company website)

# **Company Position**

The Company promptly responded to DSSRC's Notice of Inquiry. The Company did not attempt to substantiate the earnings claims at issue in this inquiry. Rather, it informed DSSRC that it works with a third-party monitoring service to search for non-compliant posts and stated that it had contacted the individuals responsible for disseminating the posts identified by DSSRC to request that they be taken down. Tocara also provided DSSRC copies of such takedown requests.<sup>1</sup>

The Company was able to have five posts removed from social media. The Company also removed the three earnings claims identified in DSSRC's Notice of Inquiry that had appeared on a page on the Company's website.

# **Administrative Closure**

DSSRC acknowledged the good faith actions taken by the Company to effectuate the discontinuance of the five earnings claims that appeared on social media and three claims that appeared on a page on the Company's website. In the absence of any effort by the Company to substantiate those claims, DSSRC determined the Company's actions to be necessary and appropriate.

Pursuant to the DSSRC Guidance on Earnings Claims for the Direct Selling Industry ("the DSSRC Guidance"), DSSRC cautions direct selling companies and their independent salesforce members against the use of any words or images communicating that a direct selling business opportunity will result in earnings beyond what can be generally expected by the typical salesforce member in the depicted circumstances. Moreover, section 6(c) of the DSSRC Guidance, notes that "… some words and phrases are prohibited when made to a general audience of prospective or current salesforce members. Such words and phrases include statements such as 'quit your job,' 'be set for life,' 'make more money than you ever have imagined or thought possible,' 'unlimited income,' 'full-time income,' 'replacement income,' 'career-level income,' or any substantially similar statements or representations." Section 6 of the DSSRC Guidance further states that "Some words or phrases carry a particularly high risk of being misleading to consumers when communicated in a general context. Such words and phrases include but are not limited to 'financial freedom,' and 'time freedom.'"

Based upon Tocara's good faith actions to facilitate the removal of all of the claims identified in this inquiry, DSSRC administratively closed its inquiry.

(Case No. 185, closed on 09/26/24)

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[1] In addition, the Company further informed DSSRC that two of the posts originated from its field in the United Kingdom which the Company had recently closed.

December 16, 2024

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