

Dear NAAFA,

I have read about agents that have been terminated and/or sued by American Family Insurance on your website or in your newsletters, but I don't recall reading anything from the families of these agents. I am the wife of an agent that was fired by American Family and I would like to tell my story for anyone who might be interested in hearing what really goes on behind the scenes.

Even though I was never on paper as an American Family Agent, I worked in my husband's American Family Agency for over 20 years and I feel that my contributions to our agency and to American Family Insurance were just as important as my husbands. We lived and breathed American Family Insurance and did the best we could with the cards that were dealt us. We started a "scratch agency" and the times were tough at first like they are with most agents starting out, but we had a dream, and we poured our hearts and souls and money into our career. We believed in American Family and always felt that if we did our job to the best of our ability, American Family would appreciate our efforts and take care of us.

I can't speak for other agents or spouses that got fired or left American Family because I don't know their circumstances. I will say that we were terminated from American Family for the same reasons all these scores of other agents will be terminated in the future, because American Family wants to get rid of agents. Everyone knows that already, so it serves no purpose for me to try to explain the unexplainable. To this day, I do not know the real reason we were fired, so I can't and won't spend time trying to convince anyone of our innocence. There will be plenty of that going on in the near future as more and more agents are fired without cause. I just want to tell those of you that are willing to listen what happens *after* you are fired.

As a spouse who loves my husband very much, my first thoughts were about him. He took so much pride in his job and was so proud to be an American Family agent that I really was afraid for him. Like most men I know, he holds his emotions in, even though I knew he was humiliated, embarrassed, angry, worried, depressed and probably suicidal. I tried to talk to him but he went into this shell and even though he was civil to me, he was distant. I've never seen him like that before. I was scared. Our children are grown now and our grandchildren are our life, but he acted differently even around them, and I know they sensed something was wrong with Grandpa. He use to love going for walks with our dog in the neighborhood, but now when he did agree to go for a walk, it was out in the woods where there would be no chance of running into our neighbors or his former clients that would surely ask why he no longer was with American Family. I knew he felt he should call back his friends and former clients that left anxious messages on our answering machine, but when I brought it up his standard answer was "And tell them what?!"

But the really hard part was the realization that his former fellow American Family Agents had deserted him. That's when I lost it. To see these agents that he basically grew up with and shared so many joys and sorrows with turn their backs on him was unthinkable and unforgiveable. I wanted to tell him to stop leaving them messages, that they weren't going to call him back, but he just said they were busy, like we used to be. But he knew. We both knew what happened. We had seen it too many times before. The District Manager made sure everyone looked at him as an outcast. That's his job to not only validate a firing by falsifying the facts, but to also use this as a learning tool for his remaining agents. The agents must now choose sides, are they friends or enemies, and are they *for* or *against* American Family. There is no compromise. Either you're in or you're out. Yes, that was the hard part, the desertion of his brothers, his comrades. The hardest part, yes, but not the worst part. The worst part was yet to come.

I didn't know what to do. My husband who had worked beside me for over two decades, who was my business partner, my soul mate and my rock to lean on, was almost overnight, a stranger. I know he loved me, but I also sensed that he felt a tremendous sense of failure and self doubt, not because he got fired, but because he didn't know *why* he got fired. I couldn't take it anymore. I could not bring myself to be the brave wife and cheering section for my broken down martyr of a husband who I did not know anymore. I couldn't eat without getting sick; I couldn't sleep for more than an hour without waking up with a chill around my heart that was colder than ice; I could not have a conversation without breaking into uncontrollable sobs. And I found myself saying over and over, "why is this happening to us, why, God, why???" And that's when I, who won't even take Tylenol for a headache, went to my doctor for help. I call them my survival pills.

But, American Family wasn't satisfied. I'll never, **ever**, forget the look on my husband's face when he sat on the edge of the bed, and handed me with trembling hands, the certified letter from Madison. Those words on that paper that jumped off the page and stole the last thing we had to remind us of our twenty plus years of loyal service to American Family. Our extended earnings were being taken away. I looked at my husband as he looked at the floor, unable to let his eyes meet mine. I put my hand on his chin and lifted his head, and he held me so tight, and we cried, and we cried and we cried.

I don't remember for sure when the suit papers came. It doesn't really matter, I guess. We don't have anything more to lose. There is some comfort in knowing that American Family can't take anymore from us, because there is nothing more to take. Attorney bills have taken our life savings. Losing our extended earnings has forced us to sell our cars, boat, motorcycles and mortgage our once paid-off home. We don't really do much anymore to tell you the truth. It hurts badly that American Family, the company we once loved, felt it was necessary to do this to us. But the worst part is in knowing that American Family knows we did nothing wrong, and American Family doesn't care. More good agents will be thrown away when American Family feels they are not needed anymore. But it's not just the agents

that will suffer; the families will suffer too, maybe more, sometimes. Please pray for us, and pray for the American Family agents and their families who will be fired soon. Thank you NAAFA for allowing me to write this. I appreciate what you do to try to help the agents and former agents in these difficult times. God Bless!

A wife of a former awesome American Family Agent