

Dear NAAFA,

It came to me the other day how much I borrowed to keep my agency going. My mindset was that it didn't matter if I was running an insurance agency or a pizza shop. I needed to fund it with my own money. I never thought that the agency wouldn't do well with AmFam's reputation and my hard work, plus my many years of prior insurance experience. My total payoff on borrowed bank loans for my agency amounted to \$50,000. This amount paid 'some' of my bills during the time I could only pay myself \$500 a month salary. My staff & business expenses came first! I thought I was an independent contractor. If I had thought for one minute I would be handled like an "employee" I would NEVER had gone into debt to that extent. After I was fired for unsatisfactory production, I had to pay this debt off with the help of my social security. Never in a million years would I have thought it would end up this way. Thanks for letting me get that out!

Keep up the great work, NAAFA.

Name Withheld