

THIS ANONYMOUS LETTER TO THE AGENTS BULLETIN BOARD WAS RECEIVED IN THE NAAFA MAILBOX ON WEDNESDAY, NOVEMBER 2, 2011

O.M.G.

If this was a reality show or a movie it would be entitled, "Bean Counter Gone Wild!" My definition of a bean counter was *someone who minimized expenses to maximize profit*. Needless to say, my definition does not apply to Chairman and C.E.O., David Anderson. With a 92% increase in compensation totaling \$5,505,596 he has not minimized expenses nor has he been able to maximize profits. To be fair, Dave does not have control over the weather nor can he regulate return on investments. However, as Chairman of the board and C.E.O. he can do a lot to minimize expenses especially when it comes to officer and management compensation.

It is true Dave is retiring, but what happened to the gold watch as a farewell gift? Even with the elevated price of gold think how many gold watches he could have received in lieu of a 92% salary increase? Obviously, he has no moral conscience when it comes to raping policyholder money to pad his retirement nest. Greed is not a strong enough word to express how anyone can accept that kind of salary while a large portion of agents are struggling just to meet their monthly expenses,

I have read about recent dictators such as Saddam Hussein and Moammar Gaddafi and how they accumulated their wealth. It was all at the expense of others. If anyone defied them they were killed. If you did not pay your dues you were imprisoned and the only way to survive was to abide by the rules of their regime. I see a very close similarity between the way current Am Fam management treats agents and how these dictators treated their "kingdoms".

If you defy the way American Family management operates you will not be killed, but you will be terminated. If you do not pay your dues (produce some imaginary production goal), you will receive a 6 month probationary letter. The only way to survive as an agent in American Family is to abide by the rules the American Family regime gives you.

I contend there is no difference between the mind set of American Family management in their greed, raping policyholder money, and the treatment of agents than what we see in other dictators throughout the world. They want complete control, power and wealth and do not care who they have to destroy, intimidate, humiliate or walk over to reach their personal goals, which includes policyholders and agents.

On the assumption American Family has a total of 3,380 agents, taking the increase in salary of just the top 6 company officers (\$3,904,052) and dividing it by the number of agents, each agent would have had an increase in income of \$11,543.62.

Fortunately, the arena of the "bean counter" will soon come to an end, but the regime of greed, power, wealth and abuse of agents will continue as long as the "good old boy" dictator mentality prevails within American Family management....O.M.G!!!!