Dear NAAFA,

This is the year when Americans once again have the chance to elect a president whom they think reflects their own way of thinking. The big problem is, most Americans don't think. I would like to urge everyone who reads my email to NAAFA to click on the link below and carefully read the article by Charles Koch, head of Koch Industries, Inc. He is a man of wisdom and one that clearly believes in smaller government, greater economic freedom, and thus less control over those trying to make this country once again a great nation. <u>http://www.newsmax.com/Headline/charles-koch-economy-freedom/2012/08/15/id/448700?s=al&promo\_code=FC43-1</u>

One of the things Charles Koch said was that the bigger government grew the more control it has over its citizens. That reminded me of what is happening here at American Family. In the days when American Family was a smaller company, agents were given the freedom to prosper. They were encouraged to be creative in their selling. They were rewarded for their innovative thinking and production. Today, since the company has grown (as a result of our hard work), we see the company trying to get more and more control of the agents. They even admit in the Compass article "Company to test integrated stores in new sales market" (6/18/2012) that with the new store front offices, the "company has a greater ability to direct operations and try things in a controlled setting through an employee model rather than through the traditional independent contractor relationship." It's all about control. And I warn you, with greater control, creativeness and innovation by agents will diminish. Do we want that?

Koch pointed out that "in the Soviet system, special traffic lanes were set aside for the sole use of officials in their limousines. This worsened driving conditions for everyone else, but <u>those</u> <u>receiving favored treatment didn't care.</u>" Does this have a familiar ring? Don't we see those at the top of the company continue to receive large bonuses and huge salaries while life for them goes on as if everything is rosy? Of course we do. But enthusiasm for this company is waning. Why don't they see it?

Here's another quote by Charles Koch:

"Under economic freedom, it is the people who do the best job of producing products and services that make people's lives better. On the other hand, in a system without economic freedom, the wealthiest are the tyrants who make people's lives miserable. I want my legacy to be greater freedom, greater prosperity and a better way of life for my family, our employees and all Americans. And I wish the same for every nation on earth."

Wow. I wonder what AmFam's CEO's legacy will be. Could it possibly be the opposite of Koch's? By terminating so many agents, by suing agents, by harassing those that are allowed to stay, the company is taking away what used to be the greatest reasons for working for American Family---a company with great products, great prices, and the freedom and encouragement to sell. What has happened? You tell me.

Discouraged and waiting for the axe to fall.