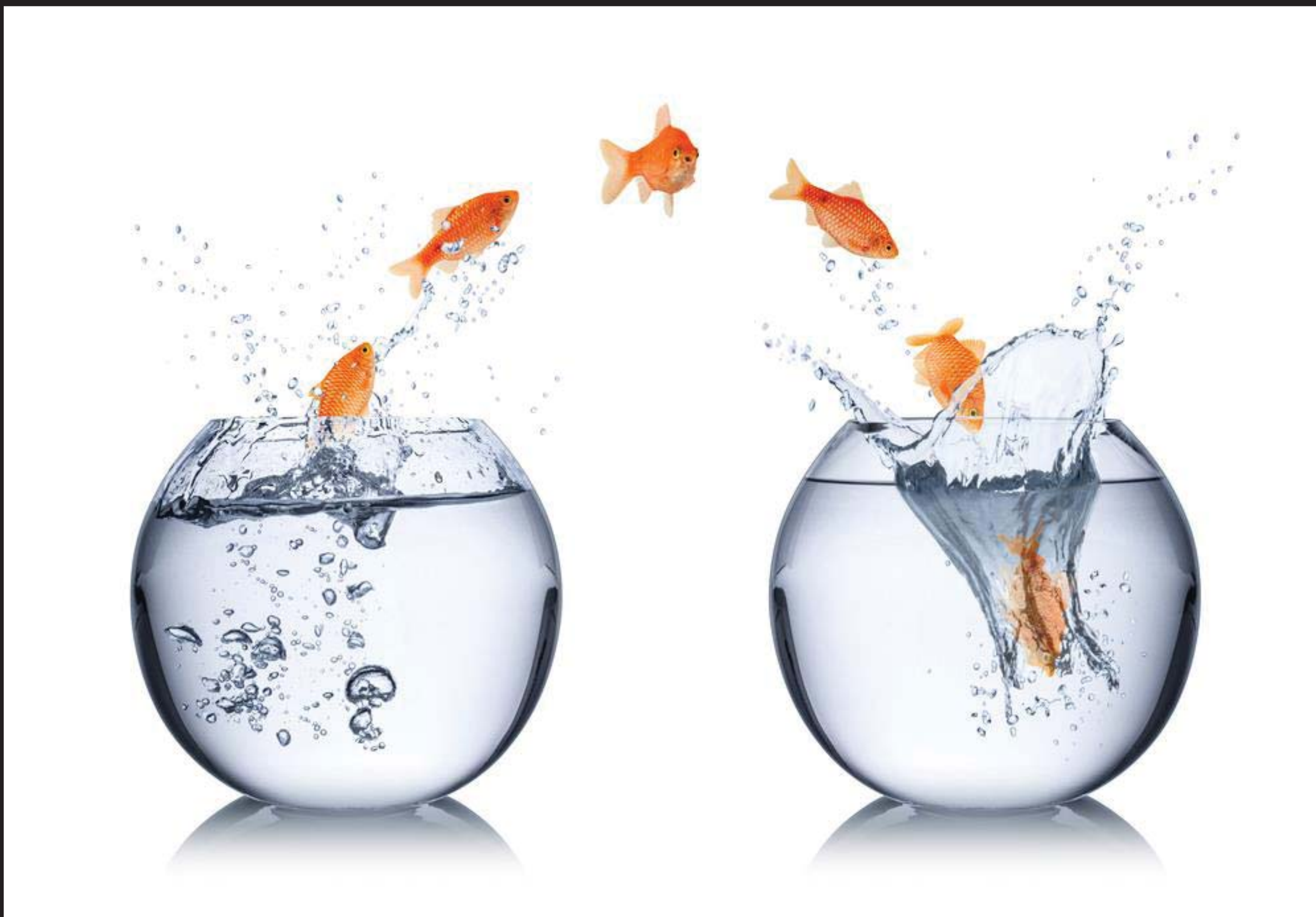
The NAAFA Report

Fall/Winter Edition 2020



TURNCOATS, like slippery fish, can switch from one loyalty (bowl) to another. The action of TURNCOATS usually takes place either 1) in groups, often driven by one or more leaders, or 2) when the goal that formerly motivated and benefited the person (or group) either no longer is feasible or is too costly even if success is achieved. The TURNCOAT Movement has driven American Family agents and employees in directions they hadn't planned to go. Read about it in this issue.

NAAFA, Inc. **PO Box 578, Circle Pines, MN 55014** **Phone: 888-71-NAAFA**

NAAFA, Inc. is a non-profit organization whose goal is to educate, communicate, and assist in eradicating all potential workplace harm and danger for our members. Most members are active or former agents of American Family Insurance Company, and all have a common goal of attempting to better the relationship between themselves and the company.

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TURNCOATS

Wikipedia says the switch from one loyalty to another, in other words, TURNCOATS, usually takes place either1) in groups, often driven by one or more leaders, or 2) when the goal that formerly motivated and benefited the person (or group) either no longer is feasible or is too costly even if success is achieved.

It's obvious we have been seeing the agent count diminishing over the years. Some say American Family's agent count at one time was about 4200. Although it seems a little hard to accurately pin down nowadays, one would probably be close if guessing the company has about 2000 captive agents at the present time. It's also obvious that the company's upper management has gone from 'praising and valuing their agency force' (validated by many 20, 30, 40-year agents) to 'hypocritically shoving them out the door.' There's no other way to describe the position of upper management than to say they fit the description of true TURNCOATS.

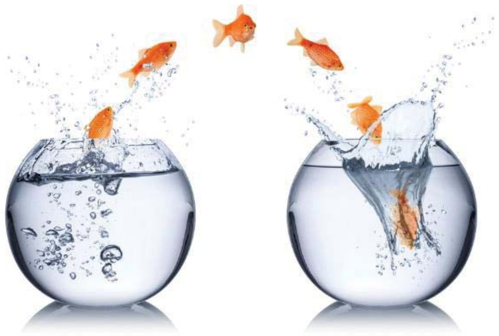
As the TURNCOAT movement grew, innocent district managers and state directors were forced into the movement. They were asked to do the dirty work of terminating agents. In fact, we know testimony was given in the Jammal v American Family case that bonuses were earned each time an agent termination was successfully completed. People, evidently, were not hired in these management positions unless they had the stomach for such treatment. Several managers resigned rather than face performing the unfair treatment against the agents.

If all reductions had been by attrition, it wouldn't have been so bad, but they weren't. And this unfair termination process is still occurring. If managers want someone gone and they won't willingly turn in their resignations, management will comb the agency history and will invariably find some compliance violation upon which they tack a termination notice. Often it's a compliance violation that was overlooked time and time again for other agents the company hadn't yet targeted.

It saddens us here at NAAFA to know the country is still going through extremely stressful times with COVID-19, and yet the company continues to add to that stress by terminating. Agents must ask themselves whether they want to continue tolerating TURNCOAT treatment or resign and go independent. A recent alert in the news stated that many physicians are leaving their positions. Who would ever have guessed there would not be a need for doctors? Well, it looks like the TURNCOATS feel there isn't a need for insurance agents either. NAAFA has advised our members for years to have a backup plan. Have a second vocation if you want to feed your family, we've suggested. With the talent, ethics, and motivation we know our agents have, we believe sincerely that they will succeed in whatever direction they decide to go.

Turncoats or Fake People??

- Some people should consider having multiple Facebook accounts to go along with their multiple personalities.
- People will stab you in the back and then ask why you're bleeding.
- Listen carefully to how a person speaks about other people to you. This is how they will speak about you to other people.
- The only reason that people talk behind your back is because you are already ahead of them.
- Don't fear the enemy that attacks you, but the fake friend that hugs you.
- As long as people will accept crap, it will be financially profitable to dispense it.



AS
MEMBERS
OF THE NAAFA
EXECUTIVE & ADVISORY BOARDS,
WE WANT TO WISH YOU ALL A VERY
MERRY CHRISTMAS AND HAPPY NEW YEAR

The season seems quite bittersweet this year. People we thought we could trust have turned on us. Stores and restaurants we used to love to go in are now, if they're open at all, functioning at about half capacity. Food items that once were plentiful are now sometimes scarce. Prices have jumped out of sight. Children aren't in school and parents are lucky if they still have jobs. We've focused, in this issue of *The NAAFA Report*, on how things have changed in our insurance world, It's hard to understand how the agent, who was once so respected by American Family, can now be treated so deviously. Many agents are concluding that life in the captive world just isn't worth the stress. We try to point out some of the issues the agents are having in this issue. But we are also trying to encourage all agents to hold firm to their convictions and look beyond the confines of the captive world. You must realize that there are companies who really value their agents. We believe that our advertisers are some of your best resources. Life will look brighter when you decide to "avoid the turncoats" and join the ones who want you. Martin Luther King said, "Only when it is dark enough, can you see the stars." NAAFA says, "LOOK UP."

HIGHLIGHTS…

You Might Also Be Interested In…

THANKS TO OUR ADVERTISERS

The *NAAFA Report* is published by:

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Impeding the Death of the Captive Agency System!

(NAAFA is honored to have the following article submitted by the NAPAA (Allstate) Executive Director, Ted Paris)

I actually grew up in a small town in southern Indiana- not far from the "Small Town" that John Mellencamp wrote about in one of his songs. In the Fall of 1968, I was a freshman in college and went to my roommate's homecoming, and there was this kid with greasy hair in a white t-shirt and a pack of Winston's rolled up his sleeve singing songs, albeit a little off tune. But I digress.

I remember my first semester of college. I was in "off the farm" and in the big city for the first time. The race riots, the political fights, the Chicago 7 plus 1, the Vietnam War protests, we had it all, other than COVID-19. But in 1968 a flu called the Hong Kong Flu killed over 1 million people in a worldwide pandemic. But I also remember that my stepdad said, "Since you are on your own, it's time for you to buy your own car insurance." Yea, buy my own car insurance? I was 18 years old and what in the hell was car insurance?

Being from a small town of 1,500 people, I remembered the names of two companies: Indiana Farm Bureau and State Farm. I knew of them. They had offices, dressed nicely, owned nice cars, and lived in nice houses. That was the extent of my knowledge of insurance and those who sold the product. Being the typical teenager, I ignored my stepdad's request until forced to do something. He called and told me to park the car until I had insurance as he cancelled the coverage.

Now crunch time was here, so I looked up in the Yellow Pages where the closest insurance office was. It happened to be State Farm. I drove down (I know I was not supposed to) to the office. I walked into the office and explained to the receptionist what my mean stepdad did to me. She smiled and took me back to the agent. That agent was great. Even though I was a kid, he took the time to explain insurance and guided me to the coverages needed. I stayed with that agent until I moved out of state several years later.

I bet many of you have similar stories of either being on the buying side or the selling side of helping people understand the value of having a caring, sharing agent in your life. Unfortunately, too many of today's top captive company executives and CEOs don't believe that agents can still add value. So a whole generation of insuring public will miss out on creating such a trusting relationship. The companies such as State Farm, Allstate, Farmers, American Family, and many others have been outsmarted by the GEICOs, Progressives and others. Those companies' pitches have been "you don't need an agent; all you need is a cheap price." You know, "since all coverage is the same, all companies settle the claims the same, why waste money paying for an agent?" We all know the answer to that question!

So where are we today? Times do look bleak. There are going to be a large number of casualties of war. Many companies look at us as an expensive paperweight. We get compared to the travel agencies, and I've even heard of two other comparisons. One is the Swiss watchmakers: The Swiss watchmakers knew that people would never switch from their product. People enjoyed winding the watches and enjoyed watching the seconds tick away—until they didn't. The Japanese took the new technology and ran with it. The other example is buggy whip companies. What do you mean, "The buggy whip industry? Other than the Amish, who uses a buggy whip?"

So, where does this leave us? What is the future of the captive agency system? In all honesty, it is on shaky ground. The beauty of being a captive agent was the respect that the companies had in the eyes of the insuring public. As agents who represented such stalwart companies, we had instant credibility. The clients trusted the company, the agents, the claims process, the quality of coverage, and even though, normally, our pricing was a little high, they still purchased from us.

It is interesting that the top 4 personal lines companies, State Farm, Allstate, Farmers, and Nationwide all stayed the same from 1940 to 2010. Almost zero movement. And then throw in the American Family group, Farm Bureau, Shelter, and Country Companies, the captive world was King of the Mountain.

So why the change away from this model? A number of reasons. First, captive agents. in the eyes of the companies, became fat and lazy. They were living off renewals and were not producing enough new business. Second, the companies got jealous and thought that agents were getting too much of the pie versus the "risk". Third, the companies think that they can do it better and cheaper directly, but in order to play in the direct market world, those very companies will need to change dramatically. Fourth, as I mentioned earlier, the captive companies got outsmarted and out marketed by new kids on the block.

So is the model truly dead? Not entirely, not quite yet. But the grim reaper is knocking at the door. I would surmise that these captive companies will find out that they can't survive without a loyal captive agency system, although they are going to try their hardest. Too much history of agents helping keep clients, too much history of people wanting trusted advice, and too much history of people wanting a live, local person to talk to. Will the number of captive agents decline in the future? Yes! My prediction is, 50% of captive agents will be gone, soon. Will your workflow change? Yes! Will you be doing less service work? Yes. Will the companies want you to do more new business? Yes!

It is a changing world. What should current agents do? Depends on your time frame. Are you close to retirement? If so, your options are a little limited. Do you truly love the insurance business? If so, can you accept the "new normal" at your current company? Or are the rift and differences so great that you feel it is time to move on? Tough decisions. Only you know the answers. All agents need to take assessment of what they want in life and in their careers. Life is too short not to enjoy what you do. While scary to think of starting over, life continues. The same skill

Continued on Page 6

Continued from Page 5:
sets that got you where you are at today will serve you well going forward.

I am ending my message with words of wisdom. This came from my CPA in 1986 as I was considering entering the insurance business. He told me that he had some advice for me before I entered the insurance business. First was great news. You will be selling a product that is mandated by state laws for auto insurance and required by mortgage companies in order to get a loan. So you have a demand product that nearly everyone needs. Second set of advice was not so good news. Insurance companies have been trying to figure out for fifty years how to sell insurance without agents, so beware of the future. Third, he stated very clearly, while the companies have not figured out how to do without you at this time, that doesn't mean they are not going to continue to find a way to get rid of you in the future. This is where we are today.

Last advice I would give you: Do not be a fence sitter. Either go all in and accept the changing world or move on.

BIO: Ted Paris began his 30-year career in insurance at Farmers Insurance. There, in his 18 years as a district manager, he personally recruited and trained over 50 scratch agencies. When Ted left Farmers in 2005, his district was the largest in the Indianapolis area and the third largest in the state of Indiana. He continued his insurance career at Allstate, where he owned two agencies in west-central Indiana. While at Allstate, Ted served on the North Central Regional Advisory Board, and earned numerous awards. He has been the Executive Director for NAPAA since 2017.

THE *UNSOLICITED* "KNOW YOUR DRIVE" SOLICITATION

(Anonymous but does this fit your thoughts?)

CLASSIC vs ADVANCE

They're at it again! AmFam is now *intentionally* mailing all our 'current' customers (including CLASSIC) this "Know Your Drive" solicitation. It is a clear attempt to force the agents into having to transition CLASSIC customers over to ADVANCE, where the agent gets a lower commission, and the client gets a less comprehensive coverage.

We are getting calls and emails like the one attached from CLASSIC customers (made to look like the agent sent this out as a recommendation but we didn't) who were happy in CLASSIC AUTO. But now it appears like the agency who has been protecting the customer from having to go to the unstable ADVANCE policy (which forces aftermarket parts, 5-year penalties for claims, 5-year charges for traffic violations, and charges extra for ERS, windshield repair claims and comp claims, and more) is now telling them to go into ADVANCE! These transitions take loads of time and are an expense to the agency as well.

It's almost as if the company wants to force the agents to have this expense, waste of time and a real monkey on our backs. So agencies get these transitions to ADVANCE done on our dime before they force us out and take over the files for themselves (after we've done their dirty work and lowered our termination benefits)! The company should not be able to send this solicitation to our already active CLASSIC customers. Ever since the failed class action, AMFAM has been emboldened to screw the clients, make it look like it's the agent's fault, dump more on the agents with less commission, all knowing we have no recourse. It's so frustrating.

Editorial observation: Yes, NAAFA has heard over and over this complaint about how AmFam has become extremely emboldened since their win in the appellate court. In the company's eyes, independent contractors, by contract, have no rights. Two of the appellate judges in the Jammal v AmFam case decided to totally ignore the evidence (which proved the agents are controlled like employees) and simply say the agent contract proves the AmFam agents are independent contractors. Yes, there's a contract that says that, but the whole case was to show how American Family has and continues to violate their contract. One has to ask, "Why even have trials if the evidence can all be thrown out the window?" Perhaps the re-appeal to the appellate court now pending will show there's at least an element of fairness still surviving in the courts.

NAAFA Mailbox

Where your concerns are heard!

Dear NAAFA,

AMFAM in their infinite wisdom in dealing with COVID-19 decided to give every auto policyholder a $50 refund check per car in March. Within a couple months they decided they were making so much money because insureds were not driving as much, so they offered a 10% discount on the next 6 months' premium for each personal auto. (In Classic, at the expense of the agents who each lost thousands in commissions with zero say so in the matter). But now here in November AmFam is sinking to a new low. They have quietly started charging the $10 late fee again, when the pandemic has created huge profits according to AmFam's rate modeling when they initiated these rate reductions. Greed! How stupid is upper management? It must be something in the Madison water.

Can you believe it?

Dear NAAFA,

I wish you would somehow encourage the agents to make a noise about how hard it is to meet expenses on transfers when the company only pays 50% on renewal commissions. If the agent leaving (whose policies were transferred to the active agent) couldn't make it on full commissions, how does the company expect anyone to meet expenses of servicing those policies on 50%?

Name Withheld

From the Editor: After hearing that AmFam is once again putting quotas on agents in an effort to eliminate agents, this "retired" agent expressed his feelings about AmFam' s unfair termination practice. One has to ask whether this is the type of company one wants to work for or not. Where do they find these people who will torture others like this? Yes, this agent's final thought is probably very true!

NAAFA Mailbox:

I believe that I was one of the 1st agents to get the small town "thinning out" by AMFAM. We had discussed at a District Meeting, that small town agents were going to be targeted first. I asked if that meant me, and was told, yes, as my agency town was under 2,500 population.

Tell me in front of the whole district that I am being eliminated, really??? This meeting was over a year, before "they" walked in my door, the day after my 65th birthday. So much for AFLIC and All-American honors, that I had just earned, not to mention 30+ years as a loyal agent.

.......BASTARDS.....

God has a special place in Hell for them.

Why do we have to bear the cost of the company's COVID refund?

Hi NAAFA,

This makes me mad! American Family has made it known that they have saved thousands of dollars during the Covid-19 shut-down because people were having fewer accidents and other claims because they were staying home. This is great….the company made a profit. So, to say thank-you, the company sent a $50 check to each policyholder. This was also great because the cost of that refund was born by the company. But then the company decided to give a 10% premium cut to each policyholder, but this time, the cost affected us, the agents, because we lost commissions on their generosity. What I can't believe is now they are going to repeat the 10% premium discount and again make the agents bear the loss of income. If AmFam has made so much money because people aren't having as many accidents, then they should take the entire cost of the premium cut out of what they say they have saved. Don't make us agents suffer once again while you roll in the dough.

Name Withheld by Request

STRESS & DISCOURAGEMENT or FREEDOM & ENCOURAGEMENT

Since the days of COVID-19, it seems like those who want to "play it safe" are trying extra hard to hide their identities. We dutifully wear our masks when out in public, we maintain our socially acceptable distances, we avoid crowds, we keep our mouths shut….all in an effort to remain anonymous. Is it helping? Or better yet, who is it helping?

This is just my own opinion, but it seems the atmosphere here in America is getting worse, rather than better. We seem to be skeptical that our First Amendment rights are still our rights.

> ***"Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press, or the right of the people peaceably to assemble, and to petition the Government for a redress of grievance."***

To my knowledge, the Government has not made any legal changes to this First Amendment, but we are certainly seeing attempts being made to curtail religious freedom, free speech, and freedom of the press. Our right to peaceably assemble as well as our right to free speech have always been especially important to NAAFA. We remember the years when many of our publicly documented board officers were terminated, sometimes for fictitious reasons that were applied to them but curiously, not to all agents. Discouraging agents from belonging to NAAFA has long been a company tactic. It has made the NAAFA board very hesitant to publicly expose their names because they didn't want to become a target. So we truly do understand what it means to lose our right to assemble and to express our opinions.

But these threats and sometimes vicious actions did not kill our desire to make our thoughts and opinions known. In fact, NAAFA's membership has tripled. I believe this shows the kind of determination most Americans have. We will fight to keep our right to express our opinions. We will respect the opinions of others and we hope others will respect ours.

But let me get to the heart of my message here. As a long-time NAAFA board member, I cannot recall ever witnessing such discouragement and apathy among the agents as I am seeing today. The stress, evidently, on agents at this company must be terrible because almost weekly, agents call informing us that they are "leaving the company soon because they just can't stand it anymore."

When we try to probe deeper into their reasons for leaving, we find issues such as

- **unfair treatment by management among agents**
- **commissions dropping either because they're unable to sell due to high rates (and yes, the company has admitted to overcharging and, in many instances,, they are refunding premium monies)**
- **the company is lowering the premium at the agents' expense**
- **they are discouraged at being asked to use some marketing tactic that is not ethical**
- **they say they're tired of seeing their Termination Benefits fall month after month**
- **or lastly, they're upset at even the appearance of political and equality issues that seem out of balance.**

All of these bullet points are issues that are pushing the captive agents to quit. Often, they are quitting long before it was in their retirement plans to stop working. The stress is just too much, they say.

Let me encourage you to not give up your rights. Let me encourage you to express your opinions via our magazine (The NAAFA Report) and our website (www.NAAFA.com). We have always taken extreme care in protecting the identity of those who submit articles. Unless a writer specifically asks to be identified, the readers will never know who wrote the article. But it is important for your

thoughts, ideas, and concerns to be published. We do know it isn't safe to express your thoughts too openly on social media, so take extreme care in doing so.

Insurance selling is a respectable business to be in even though the captive companies are making an obvious attempt to discredit their captive agents. The captive agent is the only direct avenue to the customer for expressing reality about the product. It is the agent who cares about the customer. Remember, insurance is a gamble: the customer is betting he will have a loss and the insurance company is betting the customer won't. Almost always the company wins, but it is the agent who is there to reassure and hopefully step in when companies attempt to unjustly deny a claim. Yes, it does happen.

Alright, we know agents are discouraged. We also know that performance lags when people are discouraged. When managers are positive and uplifting, it seems production increases. So why is it so hard for managers to encourage the agents? Is it because they are discouraged, too? Perhaps they're discouraged because the company has certainly been getting rid of managers lately too, hasn't it?

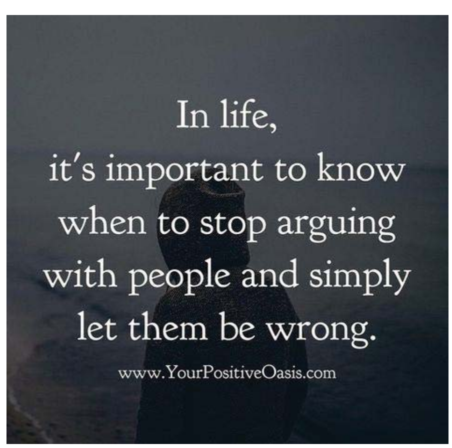
Some authorities say that it's when we feel we have failed at something that we become discouraged. I know it's hard, but perhaps we could think of failure as a learning experience. We can learn not to let this happen again. We have encouraged many agents to go independent where they will have less pressure and more success in selling because of the various companies they have to choose from.

Another thing that seems to discourage agents is the fact that they are encouraged to compare themselves to other agents. Size of one's agency, number of monthly apps written, ability to receive transfer policies, a special relationship with management that seems unattainable. Most of these comparisons seem to diminish in the independent world. When you have competitive products/prices to sell, you can focus on your own actions and doing the best job that fits your own overall goal, a goal you set, not your district manager.

Physically, mentally, spiritually, we must be strong. It helps if we can find a mentor with whom we feel comfortable. Being able to express our religious and/or political views with someone who shares those views can be a great encouragement. Keep fit physically, get outdoors, spend time with family. Physical activity gets the endorphins moving and you will feel more mentally alert.

Yes, you do a great job of taking care of others or you wouldn't be in the insurance business. But you must also take care of yourself. This is not selfishness. Selfishness is when you don't care for others. Be a good listener but find a good listener to listen to you. Listening provides an opportunity for expression and encouragement. You can build others up by listening, but you can also be built up by finding yourself a good listener. Blessings from NAAFA as you search and grow.

[Here we go again, submitted anonymously; well, almost, I'm a board member!]



Message from your NAAFA President

I will have to admit this has been the most unusual year. I hate adjusting to the "new" because I sort of like the "old." Do you know what I mean? Every time I turn around, I find something has changed. Maybe it's the way I've always done things. Maybe it's the foods I can no longer find on the shelves. Maybe it's the lack of fellowship with friends and family. It's just plain different.

But what I have learned is that to succeed and continue to be happy, I must make some changes. I must begin to adapt. However, I am deeply aware that I must not sacrifice my ethics. I must be fair and considerate. I must be especially helpful to my clients because they, too, are experiencing a newness in their walk in life. What was the saying, "We'll do it together"?

I hear from our members that things have changed in their agencies. Some have worked mainly from home. While that has changed for them, what the companies seem to be learning is that perhaps the insurance selling business can succeed without a store front office. One has to ask, "Is my production down?" "Am I meeting the needs of my clients when it comes to claims, quoting, making changes?" "How do they accept not being able to walk into my office?"

One thing NAAFA has missed is having a face-to-face board meeting. But with today's technology, FaceTime and/or virtual meetings have tentatively solved that problem. And how much more economical that is!

So there are pros and cons to today's changes. Of course, I like the pros, but I have to admit the cons are there. I want to take this opportunity to encourage you all to persevere. Remain optimistic if at all possible. And might I say, "Try encouraging someone." It will make you feel better. Here are some simple but effective ways I discovered on weeksmakeslives.com. Simple but effective. Give them a try.

- **Smile.**
- **Listen.**
- **Acknowledge.**
- **Catch them doing something right and then let them know you noticed.**
- **Share positive thoughts as soon as they occur to you.**
- **Praise effort and progress, no matter how small.**
- **Tell the person how their effort helped.**
- **Boost, boost, boost morale.**

May you have a brighter 2021.

Sincerely from your NAAFA President

NAAFA, where every member matters!!

NAAFA, INC. MEMBERSHIP APPLICATION

1-888-71-NAAFA

I, the undersigned, hereby apply for membership in NAAFA, Inc. (National Association of America's Finest Agents) and I certify that I will always uphold and support the mission and goals of the organization to the best of my ability.

*NAME________________________________ *ADDRESS__________________________________

*CITY________________________________ *STATE___________ *ZIP CODE_______________

*CELL_____________________ * OFFICE PHONE___________________ FAX_________________

*PERSONAL EMAIL ____

* Must fill in these spaces.

MEMBERSHIPS*:
(Circle one)

Annual Active AmFam Agent	$264
Semi-Annual Active Agent	142
EFT (Monthly) Active Agent	22
EFT (Monthly) Non-Active	10
Non-AmFam Agent Annual	120
ACP Agent Annual	132
ACP Semi-Annual	70
ACP (EFT monthly)	11

NEW MEMBER SPECIAL!

New Mbr Special Annual..…. $214
New Mbr 5 yr Agent or less
Annual ….$194

DONATIONS:

NMEF (NAAFA Member Enhancement Fund-
Formerly the Legal Defense Fund) $____________

SECA Kit ($500) $____________

PAYMENT OPTIONS:

CHECK:
Make your check payable to NAAFA and send to:

NAAFA, Inc.
PO Box 578
Circle Pines, MN 55014

EFT:
To open an EFT account, you must enclose a check for 1 month ($22).
ACP agents enclose a check for 1 month ($11). Non-active agents $10
Mail to the above address.

CREDIT CARD:
Please go to **www.NAAFA.com**, click on JOIN NAAFA tab and pay by PayPal.

***SIGNED** ____ DATE____________________
(Signature of Applicant)

*Membership and contribution records are kept strictly confidential. Dues and contributions are not deductible as a charitable contribution. Annual dues may, however, be deductible as a business expense. Questions: 1-888-716-2232

KNOW YOUR 1ST Amendment rights:
Freedom of peaceful assembly, sometimes used interchangeably with the freedom of association, is the individual right or ability of people to come together and collectively express, promote, pursue, and defend their collective or shared ideas. The right to freedom of association is recognized as a human right, a political right and a civil liberty. https://en.wikipedia.org/wiki/Freedom_of_assembly

GUIDELINES FOR SECA KIT AVAILABILITY

To all members and their accountants:
THE CONTENTS OF THE SECA KIT ARE CONFIDENTIAL!

The SECA Kit was updated in March 2019. Those with active memberships who have received kits in the past should contact the NAAFA office to receive the updated kit. The success of this kit has been invaluable. As most of you know, the SECA Kit is just one of the benefits of being a NAAFA member. Any members who leave American Family (and qualify for Termination Benefits) should have the Kit *before* filing their taxes the first time. Understanding how and why you file as you do could save you thousands of dollars in penalties and fines by the IRS.

At issue with NAAFA has been the fact that some agents wait until after they retire to join NAAFA and ask for the Kit. NAAFA feels that members deserve the benefits of the Kit only if they have supported NAAFA for a number of years. We want to encourage agents to support NAAFA during their active years with the company. We need your support. It costs NAAFA hundreds of dollars and hours of time to produce and update the kit. It is only fair that NAAFA be reimbursed for this expense.

As a result, NAAFA asks for a donation of $500 for the Kit unless a member has had 3 full years of continuous (no lapse) membership. After the three full years of membership, the Kit is free. A *new member* would pay the first year's active membership rate ($264) up front and then the kit would immediately be available for the donation of $500. Or the new member who pays dues either *monthly* or *semi-annually* would have to wait until the beginning of the second year to become eligible to receive the Kit after donating $500.

As before, you must have a personal email to receive the SECA Kit. NAAFA asks that you honor confidentiality regarding the Kit. Do not share it with non-members. And be sure to tell your accountant that this Kit must remain confidential and only used for your own tax preparation. As a member, you deserve *all* the benefits of being a member and the Kit is just one of them. JOIN NAAFA TODAY! BE PREPARED!!

SECA Kit

THE SECA KIT WINS AGAIN

Just to show you how slow the IRS has become, NAAFA has a member who received an IRS inquiry back in December 2019. At that time, he was not a member of NAAFA, so he thought the wise thing to do was to pay the $4000 the IRS said he owed. Of course, that was not what we would have recommended. But now we had the task of not only trying to convince the IRS he should never pay SECA tax on his Termination Benefits/Life Extended Earnings, but that we felt he should also get the $4000 back. To make a long story short, it took the IRS 8 months to finally decide that NAAFA's SECA Kit was right. He got the $4000 back in late August, 2020.

Should I apply for Social Security at 62 or wait until I am 70?

It seems NAAFA hears from agents every week who call to say they are leaving American Family. Often the discussion circles around to questions and thoughts on whether the agent has saved enough for retirement, or whether or not to take Social Security at 62, at 65, or wait until 70 when the payout would be higher. It's an interesting debate. But one thing is certain, those who do some financial planning are way ahead.

You may want to take a look at www.Investor.gov. This is a website that was created by the Securities and Exchange Commission to help the public make good, sound investment decisions and hopefully, avoid fraud.

Eliminating debt is so important. Advisors warn that people who retire with mortgages can often find themselves strapped for money if medical expenses or other emergencies arise. Everyone should have an emergency fund. Some advisors suggest putting away 6 to 12 months of living expense. It's hard to save if you are spending all your incoming money on your everyday expenses. It is good advice to learn to live within your means. If you have an idea of what your retirement income will be, you might want to try living within that designated amount for 4 to 6 months before you actually do retire, just to see if you can do it.

Everyone should set up a *My Social Security* account at www.ssa.gov so you can access your benefits online. You can apply for Social Security retirement benefits as early as 62 or as late as age 70. You can file for benefits on the website or by calling 1-800-772-1213. *Advisors tell us that whether you file at age 62 or wait until 70, you'll receive about the same amount of income if you live to around age 81*. You'll get either a smaller check for more years, or a bigger check for fewer years. Interestingly, we're told the calculation of the benefits is actuarially equal.

Some of the agents plan to continue working after leaving AmFam. There are limits to how much you can earn from work before it affects your benefits.

- **If you are younger than your full retirement age, $1 is deducted in benefits for each $2 you earn above the earnings limit. In 2020, the limit is $18,240.**
- **In the year you reach your full retirement age, your benefits are reduced $1 for every $3 you earn above the earnings limit. In 2020, the limit is $48,600.**
- **Starting with the month you reach full retirement age, you can get your full benefits no matter how much money you earn.**

https://www.ssa.gov/pubs/EN-05-10063.pdf

Of course, you don't want to forget to sign up for Medicare Parts A and B if you are 65. Your initial enrollment period begins three months before you turn 65 and lasts three months after your 65th birthday. If you're still working and covered under current employment health insurance at age 65, then there is a special 8-month enrollment period after your retirement when you can enroll in Medicare Part B without enrollment penalty.

There are lots of questions to ask yourself as you are preparing for this huge change in your life. Start your planning early. It is quite a hardship when AmFam decides to "upset" your retirement planning, so be ready for the unexpected. Plan ahead.

Board Member Contribution

Need help in figuring what percentage one number is of another? Keep this link handy:
https://www.marshu.com/articles/calculate-percentage-increase-decrease-percent-calculator.php

THE FOUR STAGES OF LIFE

1) You believe in Santa Claus.
2) You don't believe in Santa Claus.
3) You are Santa Claus.
4) You look like Santa Claus.

When Captive Agents Go Independent

Weighing the Options by Doug Coombs, SIAA

Insurance aggregators provide access to insurance carriers, aggregate premium, and sometimes give additional compensation, but without support services or tools. Generally, this relationship is based on the volume of new policies you can write. Disruptions are many in the insurance space. The pandemic has changed the way many of us live and work, and these changes may remain for some time. Another disruption in the marketplace is the fact that some insurance carriers are reducing their brick and mortar locations and shifting their strategies, including pushing captive agents to become independent.

Because they work for one carrier, many captive agents are limited in what they can sell and what price they sell it at. Those who do some research will find that while being an independent agent can be more challenging, it also can be more rewarding. With multiple companies' products to choose from, independent agents often have the ability to address more of their clients' needs and earn more income through the independent agency distribution channel. For captives ready to make the transition and become independent, this approach could lead to a rewarding, albeit perhaps more challenging, stage in their careers.

Meeting the challenge

Just like starting any small business from scratch, becoming an independent agent requires multiple resources. In order to succeed, one needs the know-how of starting and running their own business. While you may think you can handle every aspect by yourself, working with a larger team can assist you in building a solid foundation.

Ask yourself: Have you grown connections and built a good reputation in your community? Will you have access to carriers to meet your clients' needs? Are you familiar with the latest technological advances and are you planning to have a fully automated office? Are you looking ahead a couple years? Will you be able to drive growth and profitable results and, with innovation and technology disrupting the industry, will your agency evolve as the industry does?

To meet these challenges, more and more independent agents transitioning from a captive role choose to join an agency network to drive more revenue and add stability to their operation. For example, in 2019, SIAA, the largest agency alliance in the country, helped 329 transitioning agents open their own agencies, and this year we've helped 368 and counting.

One of the reasons joining a network is becoming more attractive is the rapid changes in how independent agents do business. Not only to do they sell much more than home and auto coverage, they also need the marketing effort and agency management system to differentiate themselves. Currently, a great deal of business is done remotely through smartphones, video conference calls, email, or mobile apps, affording independent agents less time to ramp up, build a brand, establish their own mailing lists, and outreach for online sales and social media engagement. They may need to partner with a larger, more experienced team with greater resources.

Before joining with any group, agents should be sure to research the options thoroughly. You need the right partner to move your small business to solid ground faster, and more importantly, enable your business to stay there. Best practices to consider for this undertaking: before jumping in, review the pros and cons of starting your own agency. Know your goals and understand the Strengths, Weaknesses, Opportunities, and Threats (SWOT) to your business for today and for the future of your agency.

There are essentially three models in the industry to help you grow your business: insurance aggregators, clusters, and networks.

The differences between aggregators, clusters, and networks

- Insurance aggregators provide access to insurance carriers, aggregate premium, and sometimes give additional compensation, but without support services or tools. Generally, this relationship is based on the volume of new policies you can write.
- Clusters are groups of agents forming a joint venture or affiliation that put their individual books of business into a larger book in order to receive higher commissions or profit sharing. Members maintain ownership of their agency and accounts and operate individually. Clusters are generally formed to combine carrier volumes, thereby increasing income, but lack organic growth and involve more risk as some larger agents may sell or exit the group.
- Networks are well-rounded, complete solutions for agents. Networks handle a large volume of business and are a growing distribution channel overall. *Insurance Journal* magazine reported in its Top 20 Agency Partnerships report edition that "partnerships offer value and benefits to their members, including independence, growth opportunities, access to markets, profit sharing, perpetuation planning, relationships, technology, staff support, agency errors and omissions coverage, and much more. Agency partnerships are very much part of the fabric of today's independent agency channel and continue to grow in strength and numbers across the country."

Whichever of the above options you choose, you will need to review their carriers thoroughly to make sure they will meet the markets you hope to target. Review websites, testimonials from independent agents, and ask questions to determine the best course and enable transparency.

- Will the partnership help you obtain your goals now and in the future beyond just access to more insurance companies and aggregating of premiums?
- Will the partnership help you, your producers, and the independent agency distribution system grow?
- What other services are offered, and how are they delivered?

Continued on Page 19

THIS GUY STILL KNOWS HOW TO ENJOY SOME OF LIFE'S BEAUTIES

And really knows how to write about it!

It was the kind of morning that puts life's struggles into perspective. With camouflage face mask in hand, I decided to social distance while attempting to put some food in the freezer (the hard way, with an Atlatl). It was beautiful at 6am walking to the stand. No moon or wind, just dark & still until suddenly, the world came alive. I was surrounded by at least four packs of coyotes and one family of foxes. Their chorus was beautiful yet eerie. The closest pack had to be just over the hill. In the dark, I noticed myself laughing quietly while I picked up the pace through the dark woods.

Finally reaching my tree stand, while climbing the first steps, the bloodcurdling squeal of a raccoon becoming breakfast for a predator scurried me up the tree even faster. Then, everything fell silent for a while. Later I discovered I was sharing the woods with a beautiful (big) bobcat (pictured) that thankfully likes raccoon more than old-tough insurance agents. The new silence was disturbed by the woods waking up, more evidence of God's majesty in creation.

Turkeys scolded the sun while a pair of raccoons gave me a chuckle as they scampered up my tree and discovered another predator in their midst. I was able to get a quick picture of their hurried exit but the belly laugh I couldn't contain quieted the woods once again. A dozen+ squirrels, more raccoons, and a doe that deserves another day, all reminded me that we humans have it easy. These animals are in a life and death struggle every moment of their existence. Yet they survive to live another day with a happy bounce in their step. They kill only to survive and reverentially feed their young.

Humans, however, unleash hatred, show bitterness, greed, and envy in our dealings with one another simply because we don't get our way. We riot and pillage when we justify it in our hearts, yet God still provides for our sustenance now and through eternity. (If we let him.) We let our most vulnerable be taken before they even experience a single sunrise in the name of choice while creation around us truly fights each moment for one more breath. I pray we open our eyes to the blessings we enjoy and praise God for the struggles we are blessed to overcome that increase our character. Every day, is, a good day! May you be as blessed as I have, by sharing a morning with me and creation.

Author's name protected 9-19-20

Those who leave everything in God's hand will eventually see God's hand in everything. ~Unknown

Agencies receive their name on policies, higher commissions, higher profit sharing, marketing and automation discounts, commissions received directly from carriers and perpetuation.

Wisconsin Mutual Insurance Company
Rockford Mutual Insurance Company
Badger Mutual Insurance
Progressive
Acuity Insurance
Secura Insurance Companies
The Main Street America Group
Safeco Insurance
West Bend A Mutual Insurance Company
Harleysville Good people to know
MetLife
Auto-Owners Insurance
AAA Independent Insurance Agent
The Hartford
Donegal Insurance Group
Allied Insurance
Integrity Insurance
Mt. Morris Mutual Insurance Company
State Auto Insurance Companies
Liberty Mutual Insurance
Austin Mutual Insurance Company
Pekin Insurance
American Modern
Kemper
Germantown Mutual Insurance Company
Travelers
Selective Response is everything.

Discover the Couri difference today. Visit CouriAgents.com or give Steve Albinger a call at 800.444.1215.

Continued from Page 14, When Captive Agents…

- If the group is national, will you receive help within your region if needed? Does the group have professionals ready to work with you onsite or remotely to determine your best path to growth?
- What is your access to companies, and how are commissions paid? Is there a proven track record of helping insurance professionals get established as an independent insurance agency?
- What does the contract address? If you choose to leave, will you be able to leave with clients ***and*** carriers?
- How has the group performed financially with carriers, member agencies, and profitability (loss-ratios)?

If you do your homework and believe you have all the transparency you need to make this strategic decision, joining one of these organizations can help you when you need it the most. Partnering with a larger professional team can result in your ability to market products from a variety of carriers, as well as help meet your goals, train your staff, and become a sustainable part of the community – under your own brand.

Doug Coombs is Executive Vice President and Chief Marketing Officer at SIAA (Strategic Insurance Agency Alliance, Inc.) He has 27 years of experience in marketing, having joined SIAA in 2007. Doug earned his Bachelor's Degree and Master of Business Administration at Southern New Hampshire University in Manchester, NH. He has authored articles/content published in several publications, including Insurance Journal, Independent Agent, Property & Casualty 360, and Best's Review. He can be reached at dougc@siaa.net

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TIME FOR TIDBITS

The Top 10 Car Insurance Companies in the US
www.insurancebusinessmagazine.com

1)	**State Farm**	**Direct Written Premiums: $65.6 Billion**	**Market Share: 9.27%**
2)	**Geico**	**Direct Written Premiums: $46.1 Billion**	**Market Share: 6.51%**
3)	**Progressive Group**	**Direct Written Premiums: $39.2 Billion**	**Market Share: 5.54%**
4)	**Allstate**	**Direct Written Premiums: $35 Billion**	**Market Share: 4.95%**
5)	**USAA**	**Direct Written Premiums: $23.4 Billion**	**Market Share: 3.32%**
6)	**Farmers**	**Direct Written Premiums: $20.6 Billion**	**Market Share: 2.92%**
7)	**Hartford**	**Direct Written Premiums: $12.6 Billion**	**Market Share: 1.79%**
8)	**AMERICAN FAMILY**	**Direct Written Premiums: $11.5 Billion**	**Market Share: 1.63%**
9)	**Erie Insurance**	**Direct Written Premiums: $7.4 Billion**	**Market Share: 1.06%**
10)	**Amica Mutual Insurance**	**Direct Written Premiums: $1.2 Billion**	**Market Share: .50%**

(As we've stated before, CEO salaries must not be determined by volume of business written. See article on Page 21)

I have wondered many times if voting results were skewed or not. Even in small, insignificant elections, vote counters would have an opportunity to twist the results. The only safeguard would be to have vote checkers confirm every election. These vote checkers would have to represent each side to be fair. A saying often attributed to joseph Stalin but not proven he really said it, still holds a lot of truth.
"The people who cast the votes don't decide an election. The people who count the votes do."

As one agent said it: Here's why I'm darned uncomfortable with this "ForeverCar" thing:

1) *I've been wondering why AmFam is allowed to market to my list of customers with a product that I am not even allowed to sell?*
2) *And then AmFam asks me to be involved in answering ForeverCar questions without any commission??*
3) *AmFam claims that ForeverCar enables AmFam to have a deeper relationship with my policyholders. Because I'm supposed to be an independent contractor, the enhanced relationship should be between ME AND MY CUSTOMER. If I were an employee, the company would be justified in thinking this way.*

Actually, I just got a quote from ForeverCar and it would cost me $81 a month. The worst thing is the ForeverCar plan covers several things the AmFam auto policy that I sell covers. So, the way I look at it, my customers will probably cancer ER and car rental to avoid double coverage…maybe more. AmFam wins. I lose, as usual!

Ever wonder how many agents are willing to sacrifice their personal ethics by heeding the recommendations of the company? One district was told to be sure to send out their MOD emails. Specifically, the agents were told to:

> "Please open the attachment for step by step instructions on how to Upload your list into MOD.
> Then send 1 of the MOD email campaigns for only ½ cent per email. As a reminder, load up all of the discounts on your quotes:
> Auto Pay (7%), Paperless (7%), KYD (10%) (includes the TPM coverage $56) & Multi Products (5-23%) (Package Sell)."

The agent said this advice is nothing more than "Bait & Switch." Quote 'em low, sell 'em high….if you can! Makes most agents sick when the ads continue to say, "We want to be the most trusted and valued insurance company." Thankfully, NAAFA members are the most ethical in the world!

NAAFA received this anonymous letter pleading for us to expose, in the writer's opinion, the greediness of American Family. Although the writer appears to make some valid comments, it is not our goal to prove or disprove these comments, but only to pass on to the public the opinions of some of our readers. We do acknowledge that many of our members have reported to us how they have suffered loss at the hands of the company. NAAFA is deeply saddened by this and we encourage you to keep providing us with your viewpoints and opinions. The NAAFA Report is your vehicle to communicate your thoughts. Use it.

American Family Greed Continues...

American Family announced another refund to the policyholders of over $200 Million but not a cent from the CEO Jack Salzwedel, who was paid $11 million in 2019. All money will come from the agents, who were told "you only need to sell 6 additional auto policies to make up for your loss." It has already sent out $50 for each auto policy.

Salzwedel has loaded the board with people like Zimbrick, who is paid $190,000 as a board member, and the Car Dealer Owner who American Family buys their cars from. Also the CEOs of the companies American Family Enterprises own, also the chief fund raiser for the United Way of Madison (Leslie Howard), who AmFam has donated millions to, and the fund raiser for the UW (Michael Knettea), who AmFam has given over $20 million to. None of these men would oppose Salzwedel. His appointed board was compensated $2,088,750 in 2019 with executives doing business with American Family like Medtronic, Delotte & Touche, and others (not verified).

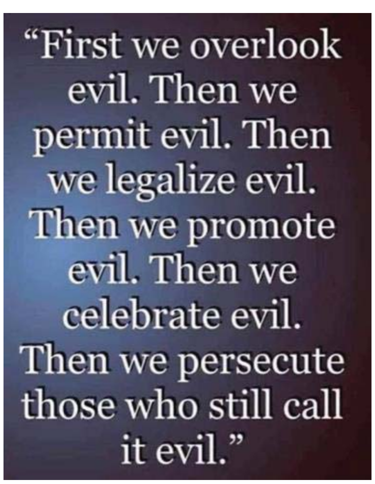
The appointed chairman of the insurance department for the State of Wisconsin, Mark V. Afable, is an attorney on leave from American Family. His Salary was $920,000 per year at American Family.

CEO Salzwedel has covered all the bases. No CEO has ever taken this much from the company but the agents cannot protest as they are easily replaced by his mafia-type cronies.

What can be done?? Nothing, as it's a Mutual Company and no one governs them unless there are illegal actions, and Salzwedel is a genius at avoiding that. The policyholders will be assessed should the company have financial issues like other Mutual Company policyholders did.

NAAFA, our Agents are upset and turn to you for help in exposing this greed.

SOURCES TO VERIFY, NAAFA.COM



Quote by Canadian
Fr. Dwight Longenecker
in Paula Adamick's 12/30/2019
article, "Facing 2020."
https://catholicinsight.com/facing-2020/

IS SALARY IMPORTANT?

What does a CEO's salary depend upon? Some say it depends on the CEO's level of education. Others say it depends on the CEO's level of experience. Still others say it depends on the industry, the earnings of the company, and some even say it depends on the geographical location. We wonder if it depends on how much control the CEO has over his board. Get our point??!

By the way, the average CEO salary in the US is $820,700 as of August 27, 2020. * Of course, you won't find insurance CEOs making that low a salary. We recall when one of our CEOs didn't have a formal education but came up through the ranks. (Just attended "Casper Community College.") Each CEO seems to have a certain area of expertise; however, we have wondered at times if certain ones had any expertise at all. Wouldn't it be interesting to know just what criteria AmFam's board is using to determine the CEO's salary?

In comparing our present CEO's annual salary to the salaries of other CEOs in the field of insurance, we would have to say he's right up there with the highest paid CEOs. While Allstate's CEO Thomas J. Wilson topped out at $16,261,139.00, State Farm's CEO Michael Tipsord earned $10,271,891.82 in 2019 and Farmers' Jeff Dailey earned $7,853,208.00. Jack Salzwedel falls second from the top at $11,251,032.

We realize that agents are tired of seeing their incomes go down, down, down while those at the top see theirs just going up, up, up. We, as agents, have felt we were at least partially responsible for whatever success AmFam claims to have. How does a company reward those who are responsible for the success of a company? Usually, it is a monetary reward. But praise goes a long way, too. Agents used to be praised for the efforts they put forth in bringing revenue and goodwill into the company, but nowadays we hear from the agents that they feel AmFam thinks they can get along just as well without the agents. Oh, we know how they verbalize that they think agents are an important part of the company, but they don't treat the agents as if they truly believed it. Perhaps this is why so many are choosing to end their relationship with AmFam and go independent. It's nice to feel appreciated. Well, although painful, let's take a look on the next two pages at the salaries of the most highly paid executives at American Family and how they've increased over the past 3 years.

***https://www.bing.com/search?q=The+averaage+CEO+salary+in+the+US+is+%24820%2C700+as+of+August+27%2C+2020&cvid=c18f6a35455b4db0bb65c996422757d7&pglt=547&FORM=ANNTA1&PC=HCTS**

Note: Visit www.naafa.com to see both the 2019 AmFam corporate salaries and also the AmFam board member reimbursements.

DOES THIS MAKE SENSE?

	Allstate:	**Thomas Wilson**	**$16,261,139.00**	
$$$	**AmFam:**	**Jack Salzwedel**	**$11,251,032.00**	**$$$**
	State Farm:	**Michael Tipsord**	**$10,271,891.82**	
	Farmers:	**Jeff Dailey**	**$7,853,208.00**	

Money can't buy you happiness,
but it does bring you a more pleasant form of misery. ~*Spike Milligan.*

We could certainly slow the aging process down
if it had to work its way through Congress. ~ *Will Rogers*

American Family Mutual Insurance Company
2019 Report on Executive Compensation

Name	Principal Position	Salary	Bonus	All Other Compensation	Total
Jack C Salzwedel	Chairman and CEO	$1,200,000	$9,382,638	$668,394	$11,251,032
William B Westrate	President	$850,000	$3,707,501	$406,806	$4,964,308
Jessie J Stauffacher	Former AmFam Agency Chief Operating Officer	$557,642	$1,991,640	$359,028	$2,908,311
Daniel J Kelly	Chief Financial Officer/Treasurer	$617,300	$1,766,829	$347,455	$2,731,585
Peter C Gunder	Chief Business Development Officer	$574,500	$1,626,941	$242,598	$2,444,040
Telisa L Yancy	AmFam Agency Chief Operating Officer	$535,385	$1,503,389	$360,162	$2,398,936
David C Holman	Chief Strategy Officer/Secretary	$477,000	$1,320,532	$236,040	$2,033,572
David A Graham	Chief Investment Officer	$490,000	$1,432,626	$75,001	$1,997,627
Gerry W Benusa	Enterprise Chief People Officer	$449,539	$1,137,834	$208,554	$1,795,927
Todd Fancher	Enterprise Transformation Officer	$420,000	$1,012,785	$268,430	$1,701,215
Jim St Vincent	Human Resources Senior Vice President	$383,500	$885,694	$230,167	$1,499,362
Peter Benjamin Settel	Enterprise Chief Technology Officer	$525,000	$809,868	$107,303	$1,442,171
Mary Theilen	Personal Lines President	$385,000	$904,980	$115,343	$1,405,323
Troy P Van Beek	Finance Vice President	$370,000	$837,282	$101,871	$1,309,153
Richard M Steffen	Life President	$355,000	$661,670	$111,746	$1,128,415
Timothy D Constien	Personal Lines Claims Vice President	$347,200	$648,230	$131,544	$1,126,974
Sam Geraci	Strategy Vice President	$349,400	$559,583	$90,290	$999,273
Justin B Cruz	Inclusive Excellence Vice President	$349,500	$545,207	$89,996	$984,703
Kari E Grasee	Business & Workplace Services Vice President	$349,000	$536,030	$86,167	$971,197
Jeff J Swalve	Chief Sales Officer	$317,115	$507,694	$116,560	$941,369
Jeffrey N Preston	Reinsurance Vice President	$341,200	$532,995	$61,366	$935,561
Mark V Afable	Former Chief Legal Officer	$108,547	$406,100	$405,650	$920,298
Brenda L Koenig	Commercial Farm/Ranch President	$333,000	$461,990	$109,330	$904,320
Julie A Rupert	Enterprise Commercial Lines Chief Information Officer	$318,693	$477,070	$84,171	$879,933
Kristin R Kirkconnell	Former Senior Technology Advisor	$125,531	$239,580	$508,640	$873,751
Gregory V Gisi	B&A Insurance Solutions President	$288,600	$437,711	$136,979	$863,290
Joseph C Gates	Chief Risk Officer	$316,000	$460,143	$73,233	$849,376
Greg Pfluger	Enterprise Personal Lines & Life Chief Information Officer	$322,154	$460,052	$52,053	$834,259
Candy S Embray	Sales & Service Operations Vice President	$262,000	$400,491	$126,949	$789,441
Michael R Riggs	Agency Sales Vice President	$270,000	$400,534	$101,316	$771,851
Scott J Seymour	Government Affairs & Compliance Vice President	$301,000	$357,553	$106,750	$765,303
Daniel K Reed	Business Development Vice President	$365,000	$245,641	$112,809	$723,451
Ann M Hamilton	Customer Experience Vice President	$245,000	$241,904	$208,001	$694,904
Betty Bergquist	Agency Sales Vice President	$270,000	$320,226	$92,485	$682,710
Jim S Buchheim	Communications Vice President	$264,000	$368,875	$46,533	$679,408
Cesar A Pinzon Jr	Sales Strategy & Support Vice President	$270,000	$323,038	$86,135	$679,173
James J Madden	M&A Technology Integration Vice President	$250,100	$300,894	$121,417	$672,411
Bryce H Tolefree	Litigation Vice President	$250,400	$301,222	$115,572	$667,194
Asya S Alexandrovich	Chief Legal Officer	$286,154	$305,503	$75,144	$666,801
Jan A Kittoe	Talent Development & Ignite Vice President	$257,993	$275,230	$86,551	$619,774
David J Endres	AmFam Direct Legal Vice President	$232,000	$280,749	$103,434	$616,183
Tracy Schweitzer	Chief of Staff	$246,539	$205,742	$124,772	$577,053
Nishant R Upadhyay	Information & Data Management Vice President	$237,000	$207,885	$80,251	$525,136
Sherina Smith	Marketing Vice President	$271,173	$219,171	$28,832	$519,176
Aman Chadha	Talent Acquisition Vice President	$163,846	$339,344	$12,358	$515,549

AMERICAN FAMILY CORPORATE SALARIES

They never cease to amaze us. We were trying to see where the officers took a cut in pay. After all, they made the agents take a cut or two at COVID time when they kindly lowered the premiums on their customers. Nice gesture, guys, but where did *you* feel it? Take a look at the three-year salary comparisons of the top 10 officers. Whew!

	1 Name and Principal Position	2 Year	3 Salary	4 Bonus	5 Stock Awards	6 Option Awards	7 Sign-on Payments	8 Severance Payments	9 All Other Compensation	10 Totals
	Current:									
1.	Salzwedel,Jack C Chairman and CEO	2019	1,200,000	9,382,638					668,394	11,251,032
	Salzwedel,Jack C Chairman and CEO	2018	1,150,000	9,416,467					473,391	11,039,858
	Salzwedel,Jack C Chairman and CEO	2017	1,125,000	7,975,403					516,781	9,617,184
	Current:									
2.	Kelly,Daniel J Chief Financial Officer/Treasurer	2019	617,300	1,766,829					347,455	2,731,584
	Kelly,Daniel J Chief Financial Officer/Treasurer	2018	599,300	1,794,908					302,707	2,696,915
	Kelly,Daniel J Chief Financial Officer/Treasurer	2017	568,300	1,569,798					323,673	2,461,771
3.	Westrate,William B President	2019	850,000	3,707,501					406,806	4,964,307
	Westrate,William B President	2018	720,000	2,377,219					242,806	3,340,025
	Westrate,William B President	2017	678,769	1,967,261					259,999	2,906,029
4.	Stauffacher, Jessie J Former AmFam Agency Chief Operating Officer	2019	557,642	1,991,640					359,028	2,908,310
	Stauffacher, Jessie J AmFam Agency Chief Operating Officer	2018	540,000	837,261					162,233	1,539,494
	Stauffacher, Jessie J AmFam Agency Chief Operating Officer	2017	442,431	721,128					134,152	1,297,711
5.	Gunder,Peter C Chief Business Development Officer	2019	574,500	1,626,941					242,598	2,444,039
	Gunder,Peter C Chief Business Development Officer	2018	552,500	1,633,921					2,707,469	4,893,890
	Gunder,Peter C Chief Business Development Officer	2017	532,500	1,469,926					197,809	2,200,235
6.	Yancy, Telisa L AmFam Agency Chief Operating Officer	2019	535,385	1,503,389					360,162	2,398,936
	Yancy, Telisa L Chief Marketing Officer	2018	440,000	1,235,190					866,162	2,541,352
	Yancy, Telisa L Chief Marketing Officer	2017	384,539	957,691					74,533	1,416,763
7.	Holman,David C Chief Strategy Officer/Secretary	2019	477,000	1,320,532					236,040	2,033,572
	Holman,David C Chief Strategy Officer/Secretary	2018	459,000	1,306,531					205,015	1,970,546
	Holman,David C Chief Strategy Officer/Secretary	2017	439,000	1,127,805					211,516	1,778,321
8.	Graham,David A Chief Investment Officer	2019	490,000	1,432,626					75,001	1,997,627
	Graham,David A Chief Investment Officer	2018	475,700	1,479,430					98,414	2,053,544
	Graham,David A Chief Investment Officer	2017	455,700	1,344,221					77,483	1,877,404
9.	Benusa,Gerry W Enterprise Chief People Officer	2019	449,539	1,137,834					208,554	1,795,927
	Benusa,Gerry W Chief Sales Officer	2018	431,900	1,044,212					177,613	1,653,725
	Benusa,Gerry W Chief Sales Officer	2017	419,400	955,975					169,281	1,544,656
10.	Fancher, Todd F Enterprise Transformation Officer	2019	420,000	1,012,785					268,430	1,701,215
	Fancher, Todd F Chief People Officer	2018	377,339	900,721					189,378	1,467,438
	Fancher, Todd F Chief Digital Transformation Officer	2017	345,777	755,680					207,226	1,308,683

Retired agents have been concerned for years about the fact that AmFam continues to feel retired agents must pay social security tax on their Termination Payments. Although our NAAFA members, by using our SECA Kit, have been 100% successful in avoiding such tax, we're sorry that American Family continues to disagree with us. Following is a letter NAAFA sent to AmFam urging them to please use the correct 1099. Following is a copy of the letter NAAFA sent to AmFam'

NAAFA, Inc.

PO Box 578
Circle Pines, MN 55014
1-888-71-NAAFA
Email: NAAFAwest@comcast.net

November 20, 2020

American Family Insurance Company
LEGAL DEPARTMENT, TAX DIVISION
6000 American Parkway
Madison, WI 53783-0001

Dear Legal Department:

NAAFA has been notified that American Family plans to report both active agent salary payments and retired agent Termination Payments on the same form, the 1099-NEC for 2020. Might we explain our position on this important issue.

First of all, according to the 1993 agent contract, an agent must work 10 years for AmFam in order to qualify for a percentage (range is 50% for 10 years of service to 150% for 15 years) of their commissions and renewals should the contract be terminated. (See Contract Section 6.l. 2)

Effective January 1996, AmFam issued an amendment to the 1993 contract extending the total years and percentages from 20 years to 30 years, giving agents a higher percentage for years of service (up to 200% for 30 years of service). This increase in percentage, you must agree, does NOT determine the amount of the agent's Termination Payments.

According to the 1993 agent agreement, the amount of the Termination Payment is finally determined by the amount of the agent's renewals and commissions <u>during the last year of that agent's service.</u> Section 6. 6m which reads:

> ***"When you have met the requirements of Sec. 6.l. 1) and 2) above, you will be paid extended earnings based upon a percentage of Mutual renewals service fees earned by you during the 12 months immediately preceding the month during which this agreement is terminated less any sums owed by you to the Company or its subsidiaries."***

Therefore, it is obvious to see that the percentage, which ranges from 50% to 200%, is not the final step in determining how much an agent's Termination Payments will be. What you are proposing, for instance, is that at year 30, 200% is what the agent will receive in Termination Payments no matter how much longer he works. We all know this is NOT what happens.

Again, Termination Payments depend on the agent's renewals and commissions during the last year of service. This obvious fact is what determines why, according to IRS Code 1402, retired agents do NOT have to pay social security tax on their Termination Payments and therefore, should be given a 1099-Misc.

American Family has agreed that Termination Payments are not for services rendered. They are, in your own words, "payments made to the former agent not to compete."

We at NAAFA pray you will re-evaluate your decision to place non-working agent payments in the same category as active working agent earnings. We here at NAAFA seek to protect the rights of our members. We know you do care about all the agents, active or non-active, so we plead with you to do the right thing.

Sincerely,

The NAAFA Board

Indiana Insurance Agent Sells Book for 280% of Its Revenue

Submitted by ASNOA

Our most recent in-network marketplace acquisition resulted in a 12-year-old agency cashing out with a 280% sale of their annual revenue. The Agency kept 100% of the proceeds and paid $0 in exit fees. How were they able to do this?

To keep their business highly desirable for buyers, this agency followed these four easy steps:

1. **The Agency built a diverse book of business free of traditional network-added qualifiers.**
   As an ASNOA Agency, this Indiana agent was able to build a lucrative book and share in more bonus earnings within a short period of time. They qualified for premier commission rates automatically as a member. Because we believe networks have no business adding additional qualifiers to profit sharing (i.e., added loss ratio, retention, new business growth, aggregated ratio qualifiers, etc.), every bonus this Indiana agency earned, it received.

   To diversify quickly and cheaply, this Indiana agent also utilized ASNOA's licensing and staff onboarding trainings whenever hiring a new employee. This allowed them to quickly expand and diversify their sales and customer service staff across multiple insurance lines in just a few short years.
2. **The Agency streamlined operations to ensure utmost cost efficiency.**
   The Indiana Agency simplified and digitized their financials by utilizing ASNOA's free accounting and analytics support, including ASNOA's monthly commission statements broken down by producer and carrier. ASNOA also helped to track down missing commissions with carriers and compiled network expenses into one statement.
3. **The Agency maintained sales management and client data in one fully supported management system.**
   Each time the agent required assistance they did not have to rely on a 1-800 number. The ASNOA training department acted as a true extension of their agency staff, resulting in more time available to sell and service their valuable clientele. The agency also had access to best practice workflows which allowed them to optimize their book value with a paperless environment and an E&O-proof documentation process.

   The agency also quickly scaled operations by taking advantage of the latest InsureTech. ASNOA makes integrations easy between your data and third-party companies, creating a fast way to connect and innovate. Lastly, because ASNOA fully supports the agency management system, potential buyers had peace of mind regarding data quality and control.
4. **The Agency conducted the sale through our competitive marketplace.**
   ASNOA assisted with the in-network sale and transition of ownership for no additional fees to make things easy for all parties involved.

The Agent Support Network of America (ASNOA) is a fully integrated service and support provider that helps independent insurance agents grow their business. We are an independent insurance network that provides more than just carrier access. ASNOA works hard to ensure our agents have all the resources and support they need to build a lucrative and highly desirable book within a short amount of time. From the very first day you join to the day you sell or pass on the agency, your business will earn more, cost less, and get valued higher than your competitors'. Want to read more about how we help with this process? Go to asnoa.com/game plan and see step-by-step how this is done.

AMFAM CONTINUES TO STEAL

(Well, what else could you call it?)

So this happens all the time. AmFam was overcharging this client (in Advance) to the point that we were not competitive. This client always questioned their renewal and we always checked and were told the rate is correct, just trust it. Finally, they leave AmFam, so the agent has lost the customer (not only for renewals and extended earnings purposes, but for future opportunities).

Then a few months or a year later, the company figures out ...😁OOPS... we were over-charging them and so we owe them (as in this case) about $150 from known "*overcharges*" plus approximately $45 in interest. So the "long gone" former AmFam client gets a check from AmFam for about **$195** for a company-caused screwup. And the agent loses a client (entire household, actually) because of corporate's ineptness, and the agent also loses the renewals and termination benefits (which is 200% of combined, annualized commissions that otherwise would have been paid).

All this from losing a long-time client they might otherwise have kept until my retirement. **In my opinion, AmFam's ineptness is costing the agents dearly. This is just one client, but this ineptness repeats itself over and over and over again!**

I'VE BEEN SUSPICIOUS FOR QUITE A WHILE....

So I have suspected this before but recently my suspicions have been reinforced, *that the company is allowing agents to be screwed over in so many ways*. It has been observed that the company's *preferred agents* tend to have no problem getting licensed and trained staff while other hard-working, honest agents struggle in hiring. Example:

Name redacted (the epitome of a corrupt "*preferred agent"*) was a corporate manager in Madison who had an affair with one of his subordinates (an underwriter in one of the regional offices) a few years ago. So AmFam corporate pulled *Name redacted* from the corporate manager job and set him up, instead, as a new and highly subsidized agent in the town where the girlfriend was working for AmFam. Then the company proceeded to reward this unethical event by setting him up as an "unofficial storefront." I say *unofficial* because they say he was scratch, yet he was given two "paid and trained by the company" AITs to help open his new "scratch" agency. This agency was located in a highly established market, presumably to prove a storefront style format would work for the company, even in an established market.

This "*preferred agent*" had special rules and considerations (and still does) and often gets company Policy Sales and Service (PS&S) employees to "moonlight" for him. What a conflict of interest!! When prospects call finding the phone lines busy in other local agents' offices, the corporate phone system kicks in and takes the prospect's information **regardless of what agency the prospect was calling, and the referral mysteriously** ends up at *Name redacted's* office.

Because of this, the "*preferred agent's*" production naturally looks good, so the company appears to be justified in giving *Name redacted* the policies from many retiring agents' books of business whenever veteran agents (who are often forced to quit) are retiring. This shady process seems to be happening over and over throughout the company.

It has been confirmed by PS&S employees that they have been told that leads are to go to the *top agents* (even though these "preferred agents" are the top because they have been unethically subsidized). It is apparent that they are so propped up that they cannot fail. Even when these "preferred agents" are caught being corrupt, it is overlooked for the sake of an apparent corporate initiative that "this format must not be allowed to fail."

Now it is becoming apparent that as other new agencies are being established, they, too, are allowed to hire (part-time) AmFam Corporate PS&S employees to do part-time sales for the new "preferred agency."

So does anyone believe that when a call comes in to PS&S (after hours or when the agent's lines are busy), that the lead is not kept for themselves instead of giving it to the agent whose phone number actually generated the referral? Yes, this is happening. PS&S people have confirmed it. Even when the customer is specifically calling a different individual agent's number, wanting to buy from that particular agent, the company is allowing the business to be diverted to their chosen agencies. I dare say other agents have witnessed this, too, and are discussing it among their peers, but they are either afraid to mention it or they just know mentioning it is useless.

Additionally, witnesses have confirmed that PS&S employees/part-time agents are allowed to steal other veteran agents' existing CLASSIC business. They corruptly quote ADVANCE rates (stripped down) without explaining the difference in Advance versus Classic policies. In the process, they trash the current agents as overcharging them and then transfer the business over to the "preferred agent" they're working part-time for, claiming the transfer business was actually a friend or relative. It is no wonder corporate encourages this. Not only does the company save 50% commissions for the life of the customer, they immediately reduce AmFam's (or the Enterprise's) future liability expense by taking that business entirely out of the veteran agent's Termination Benefits' computation.

It is a terrible abuse in which the independent contractor veteran agents have no way to protect themselves. AmFam corporate is fattening the pockets of Jack and his corporate cronies at the expense of the veteran agents who built this company. Did you ever wonder why managers and state directors tolerate such tactics? Do they profit somehow in this deception? It appears they are willing to compromise their own ethics to keep their fat paychecks, benefits, and bonuses.

NAAFA has redacted all names from this article plus the author's name. We have heard complaints similar to this for quite some time. It is sad that this kind of behavior occurs and that it seems to be endorsed by management at all levels. If any of our members has a similar example to tell about, please know that we will work with you to protect your identity, but still show forth an effort to expose the guilty.

AGENT SAYS "POOP HITTING THE FAN"

Well, it's happening. The poop is finally hitting the fan. In one of our recent district meeting, the State Director was there and pointed out that our sales state lost 23,000 Items in Force in 2019. (IIF is their fancy acronym for policies.) The State Director said our neighbor sales state faired about the same. Then last evening we get word that our neighboring sales State Director no longer works for AmFam.

Those idiots at the top are too stupid to admit they screwed up with Advance rates going up and up and up and up. In the meeting they were pushing us to quote more, saying it's just a numbers game. They told us that if we would quote more, we'd write more. One agent stated, "No, it doesn't work that way. When rates are like this and we quote more, we are actually promoting the fact to more and more people that we are *not* competitive.

The State Director admitted that we are closing less than 5% in bad areas and less than 10% for the better closers. Their goal is 20%. The independent groups who have tried so hard to bring us over there, tell us to expect a 70 to 80 % closing ratio! *Losing 23,000 policies in one year is like losing 7 entire agencies bigger than mine in a single year.* *

Many of us agree that this downward spiral cannot be reversed with continuous out-of-control spending by Jack and his board/management teams. They will not admit their pricing sucks and they should pull the plug on Advance and re-open the classic policies and rates. Instead they will take the easy road and terminate agents where the company can get an immediate 50% savings on commissions.

If 1000 policies is about $900,000 premium and $80,000 commission, losing 23,000 policies is equivalent to losing 6 veteran agents. Look at it this way: 23,000 lost policies equals a loss of $20,700,000 in premium and $1,840,000 in commissions (that we agents didn't get!) <u>With half commissions on transfer business, the company can terminate about a dozen agents or 2 dozen 2,000 policy-count-agencies and be back where they started.</u>

Now think about this: We know it's true that AmFam lost about 400,000 policies last year. We've been told that the *average* policy brings in about $87, so that means agents lost out on about $34,800,000 in commissions in 2019. Now if there were 3000 agents (likely there are less) then the average loss per agent was about $11,600 in commissions last year.

Have you ever considered that perhaps all of this is AmFam's plan? Is this their way of cutting the agency force without hurting their pocketbook? What do you think? Or have you ever thought about it??

Just my musings....Now I have to get back to work.

NAAFA member contribution

****If the company lost 400,000 policies in 2019, that's an overall drop of nearly 6%. Did new business make up for it?***

Comments from the NAAFA Telephone Log:

- ***A Colorado member reported that his state had added about 20% to their auto premiums.***
- ***Another agent recently reported that he'd lost over 800 policies in the last year. The same agent noted that when people leave, they don't just take their autos, they take their whole book!***
- ***Another agent reported he'd lost 20 policies in the last month alone.***
- ***One of our members reported that AmFam's captive agents used to bring in 90% of the premium. Now they're bringing in only 59%. Could it be that Homesite, Costco, and other AmFam owned companies are really competing against us? Ya think??***

***Editorial Insight**: It has long been the opinion of this editor that **unless the public is made aware** of corporate crimes and how ruling entities collaborate with one other to enable the criminal wheel to keep rolling, such crimes will not stop. The following article describes just such a crime as it pertains to Long Term Care policies. This is not just an American Family crime, but a crime that's occurring with many insurance companies. And the sad thing is that it appears the Insurance Commissioners and legislators, who might be aware, are doing nothing about it. Please read what a former Life Consultant for American Family has to say about it. Perhaps you can be instrumental in getting this message out to the press. Believe me, they need to know.*

The Irony of Long Term Care

***Legal Theft Coverage** by insurance companies, more commonly known to the consumer as **Long-Term Care** (LTC) insurance, is causing a crisis for senior citizens. The sad thing is that nothing is being done by either our legal system or insurance commissioners in any of the states, even though we know they know about it.*

Around the year of 2000, perhaps a little earlier for some companies, Long Term Care insurance was introduced to the American public. As a Life Consultant with American Family Insurance, I and field agents were counseling clients that this policy would do two things. One, it would protect your estate from financial disaster due to the high cost of home and facility care. And two, this policy's coverage could keep you out of facility care and allow you to stay in your home with professional assistance.

The price of this coverage was very reasonable, and for those that could afford the insurance, it made sense to purchase the policy to avoid being a ward of the state. As a ward of the state, you'd have no control over the facility or the type of care you would receive. If you had or would have any monetary value to your estate, when you passed on, the state could do what is called "estate recovery." If you were married, your spouse could stay in your home until his or her death, but then the state could recover their costs from your assets, including the equity in your home. Keep in mind, as a ward of the state, you could not choose your facility or your care. The state would make those decisions for you.

So, you see, this policy was a hot item and insurance companies saw big dollars in the future for selling such policies. The reality is, after twenty years in the making, these policies have turned out to be a nightmare for insurance companies because they wrongly estimated the expenses of the policies. Of course, the insurance companies have passed their losses on to the senior citizens who bought them in good faith, believing the insurance companies knew what they were doing. Most companies stopped selling LTC policies several years ago, but those consumers who have faithfully kept paying the premiums are now seeing their premiums skyrocketing some 60 to 80 % each year for the past two years. This exorbitant premium increase is forcing seniors to drop the coverage just when they need it the most, not to mention the fact that they have invested $50,000 to $60,000 in premiums that they will lose.

Here is how the policyholders have been treated, including myself. My insurance company sent me a letter showing me how my new premiums will increase by 6o% to 80% depending on age, but if I'm willing to drop the cost of the cost of living rider, (which allows my benefit to increase by 5% each year and which has been paid for 20-plus years) the company will keep my premiums the same. Some people choose to drop the rider, and some do not, depending on their pocketbook. Then the second year rolls around and the company gives no options but says your premiums will increase another 60-70% depending on your age. In my opinion, while this is unethical, unfair, criminal-action, Mafia-style behavior, this *is currently happening to seniors*.

Here is what I have discovered:

I contacted the Attorney General's office in Jefferson City, and after several days of review, they concluded that this was an issue for the Insurance Commissioner. I then contacted the Commissioner's office and was told they only approve rate increases if the companies provide actuarial data supporting this increase. If you have any knowledge of Commissioners' positions, you know that rate increases are a formality given to big businesses if the companies provide the numbers to support it. This is called *rubber stamping*. Just imagine if you were able to submit your increased living costs to your company or the Social Security Administration and be entitled to a pay increase. I will bet you could show the numbers.

I was told by the Insurance Commissioner's office that while they approve rate increases for insurance companies, I would need to contact our legislative people because "Long Term Care insurance is the one product that the legislature has control over." I contacted my representative, who had a lot of agreement and sympathy but no solution.

I finally sought some legal assistance, but after months of run-around, the law firms informed me that they found the courts were reluctant to rule against Insurance Commissioner's. What a profound finding! For us lay people, it is Big Government and Big Business in bed and untouchable by the legal system. And they know it!

Here are my conclusions:
Insurance companies can practice unethical and unfair practices even in a year when insurance companies are showing record profits. In my opinion, insurance companies have simply failed to reserve the LTC product properly. They can sell something to you at no risk because the Insurance Commissioners say, "Just show me the numbers and we will allow the increases." Our legislators are no better because they sit back and take no action at all to protect consumers.

The sad thing is, the costs for senior care will fall back into the legislators' laps because taxpayers will have to bear the cost of facility care for the seniors who were forced to drop their LTC coverage.

Where are our regulators who are supposed to protect the public? Where are our legislatures that allow these unethical practices? And what has happened to our legal professionals who say they seek justice? The answer is, circling the wagon with bloated government in bed with big business.

Richard Sharp

Saint Joseph, Missouri

THE CORVETTE

*A man named Tom Nicholson posted on his Facebook account the sports car that he had just bought and how a man approached and told him that the money used to buy this car could've fed thousands of less fortunate people. His response to this man **made** him famous on the internet. READ his story as stated on Facebook below:*

A guy looked at my Corvette the other day and said, "I wonder how many people could have been fed for the money that sports car cost?"

I replied, "I'm not sure; it fed a lot of families in Bowling Green, Kentucky who built it. It fed the people who made the tires. It fed the people who made the components that went into it. It fed the people in the copper mine who mined the copper for the wires. It fed people at Caterpillar who make the trucks that haul the copper ore. It fed the trucking people who hauled it from the plant to the dealer and fed the people working at the dealership and their families. BUT, ... I have to admit, I guess I really don't know how many people it fed."

That is the difference between capitalism and the welfare mentality. When you buy something, you put money in people's pockets and give them dignity for their skills. When you give someone something for nothing, you rob them of their dignity and self-worth.

CAPITALISM is freely giving your money *in exchange for something of value.*
SOCIALISM is having the government take your money against your will and give it to someone else for doing nothing.

https://whiskeytangotexas.com/2020/03/14/the-corvette/

[One of our NAAFA members sent this Corvette article to us. The theme is so good we felt we'd like to share it.]

WHO WE ARE

NAAFA, Inc. is a professional organization established to promote education and communication for and between both active and non-active American Family agents. NAAFA is the vehicle whereby agents can express their opinions openly and without judgment. Our desire is to be a vital active group who is interested in sharing experiences, knowledge, and recommendations with other agents, always encouraging, listening, and growing in ways that not only profit the agents, but their businesses and customers as well.

OUR MISSION STATEMENT

NAAFA, Inc. shall strive to provide professional fellowship by dedicating its activities to encouraging the highest degree of ethical service both to our members and to the insuring public. NAAFA, Inc. will support the strictest adherence to the integrity of its members as professional insurance agents. We will promote professional conduct, protect confidentiality, and protect the legislative interests of our members through awareness and understanding of the issues facing the independent contractor insurance agent in the American society.

SUPPORT NAAFA PAINLESSLY

The most painless way you can pay NAAFA membership dues is by the monthly EFT method. Most people do not miss the $22.00 a month ($10, if retired) that NAAFA deducts from the account of your choice around the 20th of the month. Some agents add an extra $5 or $10 a month to be donated to the NAAFA Member Enhancement Fund (NMEF). It's all so easy. Open your account now by sending your check for $22.00 ($10, if retired) to:

NAAFA, PO Box 578, Circle Pines, MN 55014.

IF YOU HAVE MOVED, **please inform us of your *CHANGE OF ADDRESS*!!**

Contact us at: (888)716-2232
Email us at: NAAFAwest@comcast.net.
Or mail us at: NAAFA, Inc. PO Box 578, Circle Pines, MN 55014

Directly to Members…Directly from NAAFA **is NAAFA's direct and fastest informational pipeline to our members. Check www.NAAFA.com often for members-only updates. (Password needed.)**
The NAAFA Mail Box **in the NAAFA Report lets you sound off. NAAFA never identifies you unless you ask to be identified, but we must know your identity or we will not post your message. If you want your message read or heard, send it to naafawest@comcast.net. This is your VOICE!**

www.NAAFA.com