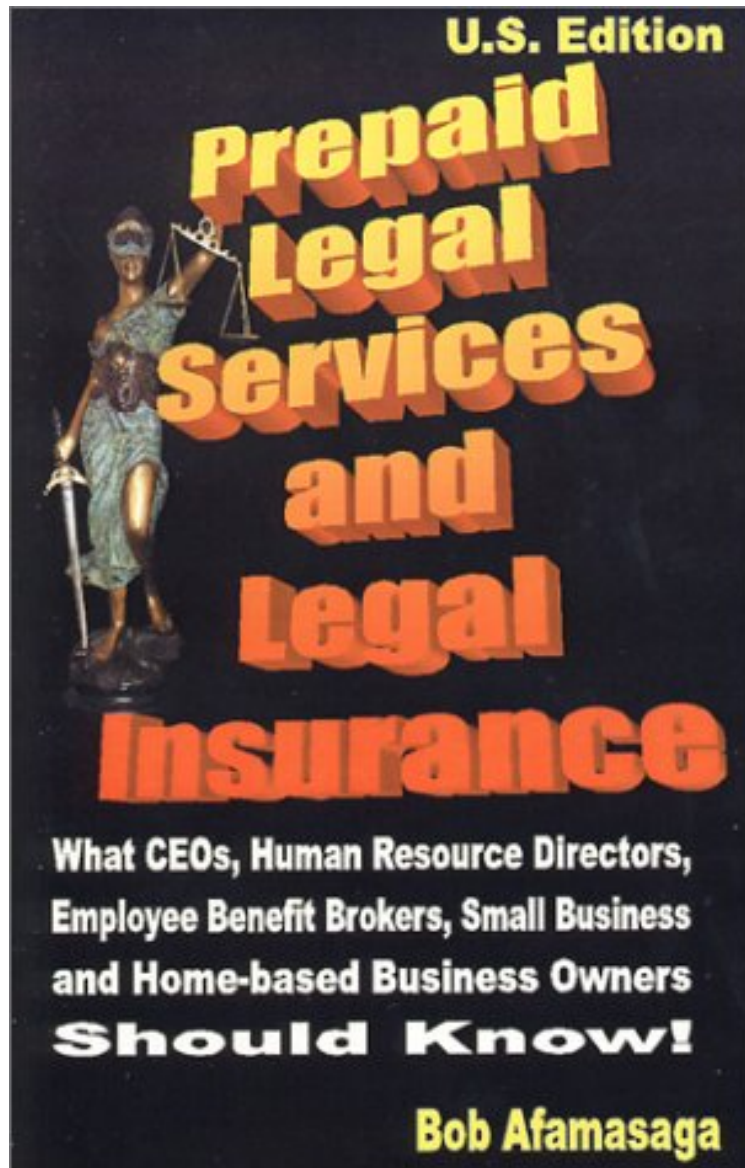


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Why Are You Throwing You Money Away? Wouldnt you rather keep more money for yourself or your business, increase your profit sooner and keep control of your work environment? This manual is your complete reference for prepaid legal services and legal insurance plans. Whether you are looking for an employee benefit to increase your employee productivity and retention, or grow, protect and bullet proof your small or home-based business from any legal situation, you will refer to this manual again and again. As an Employer- You will discover solutions to employee problems. The LSK study found employees with legal problems usually: Are absent five times more than the average employee. Use their medical insurance four times more than the average employee. Use their sick leave twice as often as the average employee. Experience a substantial reduction in their productivity. As a Small or Home-Based Business Owner- You will discover how to avoid being part of the following statistics from the US Chamber of Commerce and US Small Business Administration: In the next 12 months, the average owner will need legal advice or assistance four to six times. Hundreds of thousands of businesses fail each year because they could not get the professional help that they need with legal issues, marketing, financing, sales, taxes, and problem employees.

Legal insurance is my crusade, Afamasaga said -- The Valley, Contra Costa, and San Ramon Times, April 10, 2000.you are better off in the system today to be rich and guilty...may no longer apply -- Pleasanton Chamber of Commerce Business Connection, May 16, 2000About the AuthorBob Afamasaga is co-owner of AGA, a Small Business and Employee Benefit Consultant, and ALIV! Publishing company in Pleasanton, California. He is very passionate about the prepaid legal service and legal insurance field. He has given seminars about legal services for the public. He was born on the island of Western Samoa in the South Pacific and went to school there at Samoa College. He came to the U.S. in 1979 and attended the University of WisconsinOshkosh, where he received his Bachelor of Science degree in Criminal Justice, Political Science, and Police Administration Training Certificate. He then joined the United States Air Force and completed a Master of Science degree in Administration at Central Michigan University. After leaving the military, he worked in the Human Resource Department, and as an Aikido Self-Defense Instructor for the Federal Bureau of Prisons until February 1999. He then started an Employee Benefit and Small Business Consultant business with his wife, Connie Garrigan of Mauston, Wisconsin. Bob and Connie are proud parents of three children.