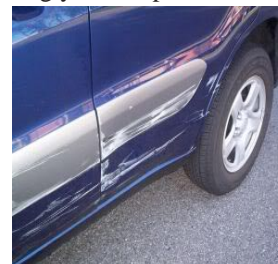


# Life Events...

1. You don't have an up-to-date will.
2. Your building lease is due for renewal.
3. Your landlord is in non-compliance to your lease.
4. You don't fully understand your insurance policy.
5. The CRA selects you for an audit.
6. You are in a partnership.
7. Your partner wants out of the partnership.
8. You do not have a retirement/secession plan.
9. You hire and/or fire employees.
10. You don't have an employee manual.
11. You are buying or selling a business.
12. Your business license is suspended.
13. Your landlord raises rent in violation of your lease agreement.
14. You would like to increase your market share.
15. Search engine optimization confuses you.
16. You want advice on structuring your business.
17. Creditors threaten to take action against you for your ex-spouse's debts.
18. An employee accuses you of sexual harassment.
19. You draft your own contracts.
20. A vendor or employee is injured on your property.
21. You need advice regarding securities.
22. A vendor owes you money and files bankruptcy.
23. An ex-employee calls and demands money or damaging information will be released.
24. You need advice regarding tax laws.
25. The cost of business consultants is out of reach.
26. You want to know how to effectively work and market tradeshows
27. You suspect someone of stealing information.
28. You are subpoenaed or served with legal papers.
29. You want to sell your product/service on the web.
30. Your employee is involved in a hit and run accident.
31. A customer or employee threatens to sue you.
32. You need a simple accounting program.
33. You have difficulties collecting receivables.
34. A vendor sells you defective merchandise.
35. A vendor gains illegal access to your credit history.
36. You are not sure of tax implications



37. A tenant falls down stairs and sues you.
38. You signed a contract without having it reviewed by a lawyer.
39. You want to patent an invention.
40. You want advice on competition laws.
41. You don't understand admiralty.
42. Your employee gets a speeding ticket.
43. Your landlord enters your business without permission.
44. You want advice on which GPS tracking system would best suit your fleet.
45. You don't have a Living Will or Medical Power of Attorney.
46. Your equipment is damaged while in storage.
47. You want to consider hiring foreign workers.
48. You sign contracts for your business.
49. You are required to sign non-disclosure agreements.
50. A vendor refuses to honour a guarantee.
51. You want copyright advice.
52. You lease equipment for your business.
53. A vendor continues to send product after you have cancelled the order.
54. A client wants to break a contract.
55. A property manager refuses to lease to you.
56. You are denied credit for no apparent reason.
57. You have customs issues.
58. The auto repair shop threatens small claims court for money you don't owe.
59. Your vehicle insurance is cancelled when your employee is involved in an accident.
60. You need advice on sales strategies.
61. You made a sizable gift to charity.
62. Angry words result in a slander law suit.
63. You need advice on unionizing your shop.
64. You need help contacting a government agency.
65. You are wrongly invoiced.
66. Your right to privacy has been invaded.



67. Your employee's car is vandalized in your parking lot.
68. A postal carrier slips on your un-shovelled walk and breaks his or her leg.
69. Your building cleaner refuses to get bonded.
70. Your employee is stopped for speeding and his co-worker is in possession of marijuana.
71. Your employee wrecks a company vehicle and a customer is injured.
72. You want advice on benefits plans for employees.
73. You need to draft a shrink-wrap license.
74. You are cheated by a door-to-door salesman.
75. A repairman charges more than a given estimate.
76. A creditor tries illegal collection tactics.
77. An accident results in a personal injury.
78. You are scheduled to appear in small claims court.
79. Your new lease has bad plumbing and a leaky roof.

When you need a lawyer,

You'll be glad you have one!



80. You take a vacation and your partner closes the business.
81. A minor is caught breaking into your business.
82. You want advice on selecting the best lease agreement.
83. You have liability questions in launching a new business.
84. You want to streamline your management structure.
85. Your guard dog bites an employee.
86. You have a property line dispute over a newly installed fence.
87. You're asked to testify as a witness to a crime.
88. Your bank makes an error.
89. You are considering bankruptcy.
90. A client requests employees comply with drug tests.
91. You want to reclaim goods after a client refuses to pay for those goods.
92. You want to dispute a recent credit report.
93. A repairman won't stand behind his work.
94. You need to create proxy consent.
95. You need a consignment sales agreement.
96. You receive a letter from a creditor and it is not your debt.



97. A bank turns you into a credit bureau unjustly.
98. You need to develop a warranty disclaimer.
99. You need a confidentiality agreement.
100. You can't make heads or tails out of the new tax forms.
101. Your employee uses physical force against you.

## Business Owner's Legal Services Plan<sup>®</sup>

Our product is The Business Owner's Legal Services Plan<sup>®</sup>.

This means the Pre-Paid Legal membership isn't only a "fix" for sudden and unforeseen events. The plan is designed to provide the common legal services our members need throughout the course of the year. In essence the "Life Events" nature of our legal plan actually encourages members to call their provider law firm when life happens and legal counsel is essential. Members walk through events more confident and with less stress. The plan offers features to help when life gets more complicated as well.

Our network of Pre-Paid Legal Provider Lawyers and Go Small Biz consultants stand ready and available to assist our Members beginning the very day they sign up. It's a **NOW** benefit, and one of the most powerful elements of what we provide is this immediate access to legal counsel and business consultations on an unlimited number of issues. There are no claim forms, no deductibles, no lists of attorneys to guess about, no yellow pages, simply toll-free direct access to a law firm.

*Ask your independent associate for a brochure that illustrates the benefits available in your province.*

**Joe & Lynda Walsh**

**Ph: 780-953-2067**

**E-mail: [walshjp@prepaidlegal.com](mailto:walshjp@prepaidlegal.com)**

**Web site: [www.legallyspeaking.ca](http://www.legallyspeaking.ca)**

**Pre-Paid Legal Services, Inc.**

**and Subsidiaries**

One Pre-Paid Way, Ada, Oklahoma 74820

[www.prepaidlegal.com](http://www.prepaidlegal.com)

1-800-654-7757 (US)

1-800-440-8857 (Canada)

**PPL Legal Care**  
of Canada Corporation



**101 Reasons**

**Not to be**

**Without**

**Your**

**Business Owner's**

**Legal Service Plan**

