



LEAH BLACK, CEO

STANDING
ALONE
WORLDWIDE LLC

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Monthly SAW Newsletter

FOCUS OF THE MONTH IS...

Power of Attorney: Who, What, When, Where, Why, and How

Who needs a Power of Attorney?

Every adult age 18 and older, especially parents, caregivers, homeowners, business owners, and anyone with financial responsibilities. A POA is **not just for seniors**; it's for anyone who wants their affairs protected in an emergency.

What is a Power of Attorney?

A Power of Attorney (POA) is a **legal document that lets you appoint a trusted person called an agent to make financial, business, or medical decisions on your behalf.**

There are two main types: a Financial POA for money and property matters, and a Medical or Healthcare POA for medical decisions when you can't speak for yourself.

When should you have one?

Immediately. Accidents, illness, and unexpected emergencies can happen at any time. A POA must be signed before something happens; **once you are incapacitated, it's too late to create one.**

Where does a POA apply?

A POA is valid in the state where it's created, though most states recognize each other's documents. Your agent can act at banks, hospitals, government offices, real estate closings, and anywhere decisions must be made on your behalf.

Why is a Power of Attorney important?

Without a POA, your loved ones may have to go through long, stressful, and expensive court processes to gain authority over your finances or medical decisions. A POA keeps your life moving smoothly, prevents family conflict, protects your assets, and ensures someone you trust—not the court—is making decisions for you.

How do you set one up?

Watch our estate planning videos on our website and then

BOOK AN APPOINTMENT AT WWW.SAW21.COM/TRUST



REAL ESTATE CORNER



December is a great month for smart buyers and strategic sellers. With less competition and motivated sellers, buyers often get better deals and faster closings. Homeowners can use this time to winterize by sealing windows, servicing the furnace, cleaning gutters, and protecting pipes. If you're considering selling in 2026, start prepping now with small repairs, decluttering, and a quick market review. In Metro Detroit, inventory dips in December but serious buyers stay active, creating strong opportunities on both sides of the market. I'm here for a free home value check or a buyer strategy session to help you start 2026 strong.

BOOK YOUR FREE CONSULTATION @ www.saw21.com/realestate

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Quote of the Month

“The future belongs to those who prepare for it.”

— Vince Lombardi

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Life Insurance: The Conversation We Don't Want... but the Protection We All Need

Life insurance isn't something we're excited to talk about, but it's one of the most loving decisions we can make for the people who depend on us.

It answers a simple question:

If something happened to you, would your family be financially okay?

Life insurance steps in when life becomes unpredictable from covering bills, replacing income, and giving your loved ones stability during their hardest moments.

It's not just for parents or couples; anyone with responsibilities, debt, a home, or loved ones who rely on them should have it. You don't buy life insurance for yourself, you buy it to protect the people you love and ensure they're taken care of, no matter what.

To learn more, book an appointment with us TODAY at www.saw21.com/insurance

Dates To Remember

- **December** - Year End Planning - Books Cleanup
- **Dec 15** - Q4 Estimated Tax Payment Reminder
- **Dec 20** - Ugly Christmas Sweater Day
- **Dec 21** - First Day of Winter
- **Dec 25** - Christmas Day
- **Dec 30** - National Bacon Day
- **Dec 31** - New Years Eve/CEO Bday!!!

