

Monthly SAW Newsletter



LEAH BLACK, CEO

“*Quote of the Month*
“The secret of getting ahead is getting started.”
— Mark Twain”



DRAY HICKS, CFO

Focus of the Month

Spring Financial Reset: Is Your Business on Track for Q1?

March is more than a new season — it’s your final checkpoint before Q1 closes.

Before we rush into the second quarter, this is the perfect time to pause and ask: Is my business financially aligned with my goals?

Here are four quick areas to review:

Income vs. Profit

Revenue is vanity. Profit is strategy. Are you actually keeping what you’re making?

Expenses + Subscriptions

Are there tools, memberships, or services you’re paying for but not using?

Tax Readiness

Are your books clean? Do you know what you owe — or what you can legally deduct?

Protection Check

If your income stopped tomorrow, is your family or business protected? Spring is about clearing clutter — and that includes financial clutter. A simple review now can prevent stress later.

If you’d like a Q1 Financial Review Checklist or want a strategy session, let’s connect. Book an appointment at www.saw21.com

WHAT DRIVES YOU?

Whenever I run into business owners or people inspiring to do such, I have the same question & that is what drives you?

To understand what truly drives you, dig deeper than just financial goals. For example, your desire to support yourself and your family, especially in retirement, may be rooted in the need for security, freedom, or a way to overcome past financial struggles. It's not just about money; it's about what that stability represents—peace of mind, the freedom to focus on what matters, or building a future you can be proud of.

By clearly defining these motivations, you align your financial goals with your deeper values. This is the drive that pushes you forward and keeps you grounded in your purpose.

Speaking of purpose I will be writing a piece each month for the rest of the year on ways that Whole Life Insurance can be utilized.

Contact Dray, your financial professional today to learn more. www.saw21.com/insurance

Nonprofit Spotlight

Ministries of Restoration (M.O.R.) has been fighting student debt since August 2021 through a spirit of service and giving back. Through the My Brother’s Keeper Scholarship Fund, the organization supports low-income students across Michigan, helping make higher education more accessible.

DONATE NOW



REAL ESTATE CORNER: SPRING MARKET IS HERE

March marks the start of the spring market, and activity is already picking up. Buyers are preparing for summer moves, and sellers are listing before inventory increases.

Sellers: Now is the time to prepare your home and price strategically.

Buyers: Get pre-approved and define your must-haves before competition rises.

Real estate is about positioning, not just moving. If you’re thinking about making a move this year, let’s create your spring strategy.

Book your free consultation today at www.saw21.com/realestate