WEDNESDAY WORKING LUNCH · HOSTED BY MARTA AKSNOWICZ · 12–2 PM

AI Family Resilience

Plain talk: family plans, family office structures, private lending basics — and simple AI tools. **Andy Babala, CPP** · Pure Expertz

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SERVICES THAT YOU CAN TRUST

Three questions for every family

1. **Who decides?** Health care agent, power of attorney, executor.
2. **Where is everything?** One binder or vault everyone can find.
3. **What if income changes** or care is needed?

Family office, in one minute

The team and system that manage a family's money, property, paperwork and decisions.

- **Single-family office:** one family, own staff (very large wealth, ~$50M+).
- **Multi-family office:** families share one team and split the cost.
- **Virtual family office:** your own pros, one coordinator, shared tools. Realistic for most families.

Your team: CPA · estate attorney · insurance/financial pro · banker · property manager · a coordinator (you or a hired pro).

Family operating manual · CHECK OFF

☐ Who to call: every pro, with phone numbers

☐ Where things are: wills, deeds, policies, titles

☐ Accounts list (names only; passwords in a password manager)

☐ Care plan: doctors, medicines, wishes

☐ Insurance policies and renewal dates

☐ Property: homes, rentals, maintenance

☐ If something happens: emergency, illness, job loss, death

☐ Quarterly family meeting on the calendar (60 min, same agenda)

Scam safety

Pause. Verify. Then act.

- Agree on a **family code word** for "emergency" calls (voices can be cloned).
- Urgent payment request? Hang up; call back on a number you know.
- Banks, the IRS and Medicare never ask for passwords or codes.

Private money lending · EDUCATION ONLY

A loan made by a person or small group instead of a bank, usually secured by real estate.

The paperwork: promissory note · mortgage (lien) · title search + lender's title insurance · property insurance naming the lender · valuation · loan servicing.

The real risks: default · slow, costly foreclosure (Illinois forecloses through the courts) · too much in one loan · money tied up · fraud · lending rules.

Ask a licensed professional first

1. Is this loan legal for me to make in Illinois?
2. Does anyone involved need a license?
3. Who holds title insurance, in whose name?
4. Who services the loan and keeps records?
5. If the borrower stops paying: cost and timeline?
6. How does it fit our whole plan: taxes, cash, estate?

Illinois note: residential mortgage lending is regulated (Residential Mortgage License Act, IDFPR). Loans to people living in the home carry extra rules. Ask before you lend.

Where AI helps

Shared document vault · care calendar · bills & insurance tracker · meeting notes with action items · decision log · scam check. **AI organizes. People decide.**

The ecosystem: Block by Block AI Safety & Security Alliance · Trusted Service Providers (vetted local pros) · Wednesday Working Lunch, 12–2 PM · the Alliance Monthly Mini-Forum.

Your next step

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Get your personal link. Office hours, information sessions and workshop previews are free. Memberships, month to month: $9.95 Homeowner & Family · $47 Trusted Service Provider · $97 Professional.

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