

VINCORA

U.S. Jurisdictional Power of Attorney Architectural Research Memorandum

National legal architecture for The Power of Attorney Blueprint

TO	FROM	DATE	STATUS
Joel Ward / Vincora	Disciplined national legal research review	August 2, 2026	Architectural sweep complete; publication verification remains issue-specific

Bottom-line conclusion

We are ready to begin drafting the national book. We are not ready—and should never pretend—to publish one universal legal form. The sweep supports a national educational system built on shared principles, explicit labels for majority and minority rules, a protective Vincora baseline, and a maintained state-and-territory-law companion for execution and reliance.

Scope: general financial/property powers of attorney; all 50 states, the District of Columbia, and the five inhabited U.S. territories. Health-care, tax-agency, military, vehicle, and transaction-specific powers are addressed only when they change the architecture.

1. Assignment, scope, and research standard

The assignment was to identify jurisdiction-specific differences that could change the structure, terminology, warnings, or workflow of a national consumer book before chapter drafting begins. The sweep therefore focuses on legal architecture—not an exhaustive treatise for every jurisdiction and not an execution opinion for a particular client.

Questions included in the sweep

- Governing statute and relationship to the 2006 Uniform Power of Attorney Act (UPOAA).
- Durability, default effective date, springing authority, and incapacity determinations.
- Principal execution: signature, date, acknowledgment, witnesses, disqualified witnesses, notices, and agent acceptance.
- Coagent and successor mechanics; fiduciary duties; recordkeeping; and judicial review.
- Authority that can alter the principal’s estate plan or benefit the agent—often called “hot powers.”
- Third-party reliance, certification, acceptance deadlines, permissible refusal, remedies, and institution-specific forms.
- Revocation, divorce or legal-separation effects, real-estate recording, copies, and electronic execution.

Source hierarchy and confidence labels

The architecture was established from current statutory text and official forms where available. Uniform Law Commission materials supplied the model-act baseline. Secondary sources were used to locate or cross-check provisions, not as the final authority for a publishable proposition. The accompanying workbook preserves the operative citation, source URL, current classification, confidence note, and the next required verification step for every jurisdiction.

Important limitation

“Primary statute reviewed” is not the same as “publication-ready.” Before a chapter makes a state-specific claim, we must refresh amendments and effective dates and determine whether cases, regulations, recording law, notarial law, official forms, or federal program rules materially change the statutory text.

2. Executive findings

Finding	Consequence for the book
One national educational book is viable.	Core concepts—agency, durability, fiduciary duty, termination at death, express high-risk powers, recordkeeping, and practical acceptance—can be taught nationally if the prose identifies the level of generality and does not turn a majority rule into a national rule.
One universal financial POA form is not viable.	Execution, required text, statutory notices, agent acknowledgments, high-risk-power formalities, real-estate rules, and institution-acceptance statutes vary too materially.
The UPOAA is the organizing spine, not the governing national law.	The matrix classifies 32 states plus D.C. as UPOAA-based or materially derived. Eighteen states remain under independent, older-uniform, short-form, or civil-law systems. The five inhabited territories add distinct civil-law, older-uniform, and sparse common-law regimes.

Finding	Consequence for the book
Validity and usability must be separated.	A document may be valid but hard to activate, hard to record, or outside statutory acceptance protections. Conversely, an institution’s preference is not necessarily a legal validity rule.
A protective national ceremony is useful but not self-validating.	Notarization plus two qualified disinterested witnesses, explicit durability and effectiveness, separate approval of high-risk powers, and written agent acceptance reduce risk, but cannot cure a mandatory state form or substantive prohibition.
The jurisdictional-law companion is part of the product, not an appendix afterthought.	The book can be durable only if volatile state and territorial details live in a maintained reference with review dates, amendment tracking, and official links.

3. The legal landscape: a common spine with material departures

The UPOAA supplies a coherent vocabulary and a powerful national organizing framework. Its model defaults generally include durability, immediate effectiveness, independent coagent action, fiduciary duties, express authorization for estate-plan-changing acts, recognition of copies, certification tools, and protections or remedies surrounding third-party acceptance. But enactments are not verbatim, several important states use different systems, and the five territories add civil-law, older-uniform, and sparse common-law architectures that must be treated separately.

Cluster	Jurisdictions / examples	Architectural consequence
UPOAA-based or materially derived	32 states plus D.C.; includes newer enactments in D.C., Vermont, and Michigan	Use UPOAA concepts as the book’s principal analytical spine, but identify enacted modifications.
Independent comprehensive statutes	California, Florida, Illinois, Indiana, Minnesota, New York	Give these states recurring examples because they expose different execution and form mechanics.
Older durable-POA models / sparse statutes	Massachusetts, Mississippi, North Dakota, Tennessee; related older regimes	Do not infer modern acceptance, hot-power, or coagent rules from silence.
Statutory short-form systems	New York, Minnesota, Rhode Island and others	Explain that statutory forms create construction and acceptance advantages but are not interchangeable.
Civil-law mandate	Louisiana	Treat terminology, form, donations, self-contracting, and immovables as a distinct state-law overlay.

Territorial supplement: five additional legal systems

The territories are U.S. jurisdictions, not foreign countries, but their private-law systems and formalities are not interchangeable with state law. The national book should include them in the maintained companion and use a territorial warning whenever a chapter reaches execution, land, high-risk powers, or institutional acceptance.

Territory	Governing architecture	Book consequence
Puerto Rico	Civil-law representation and mandate; a durable mandate requires an express continuation clause and public instrument.	Use civil-law terminology and notarial/property overlays; do not translate UPOAA defaults mechanically.

Territory	Governing architecture	Book consequence
Guam	Older Uniform Durable Power of Attorney Act requiring express durability or disability-triggered language.	Draft every modern governance and high-risk-power safeguard expressly.
U.S. Virgin Islands	Older Uniform Durable Power of Attorney Act, with separate real-estate witnessing, acknowledgment, and recording rules.	Separate core validity from real-estate recordability and refresh the official code before publication.
Northern Mariana Islands	No general modern financial DPOA act located; agency and fiduciary rules appear principally in cases and transaction law.	Use local counsel for incapacity, self-dealing, recordation, and constitutional land restrictions.
American Samoa	No general modern financial DPOA act located; common-law agency, exploitation law, and distinctive communal-land rules apply.	Use local counsel and a conservative ceremony; do not infer statutory defaults from silence.

The count is a research classification, not a claim that each enactment is identical or that every state labels its statute “UPOAA.” Michigan’s official materials describe it as joining 31 other states with similar uniform standards; D.C. is counted separately. None of the five territories is classified as UPOAA-based or materially derived.

4. Execution: the most dangerous place to overgeneralize

The core execution rules fall into four architectural patterns. The jurisdictional matrix currently marks twenty-six jurisdictions as requiring acknowledgment in the general financial-POA rule; others make acknowledgment an alternative route, an evidentiary presumption, a reliance prerequisite, or a transaction-specific necessity. Ten jurisdictions in the matrix contain a two-witness route or requirement. Those counts are useful for design, but the legal instruction must remain jurisdiction-specific.

Pattern	Representative jurisdictions	Book treatment
Notary plus witnesses	Connecticut, Florida, Maryland, New York, Pennsylvania, South Carolina	State the exact number and disqualifications; do not describe notarization alone as sufficient.
Notary or witnesses	California, Indiana, Michigan, Washington	Explain alternative routes, but recommend notarization for reliance and recordability.
Mandatory acknowledgment, no general witnesses	Alaska, Iowa, Kansas, Nebraska, New Jersey, North Carolina, South Dakota, Texas, Utah, West Virginia, D.C.	Call acknowledgment a validity element where the statute says so.
Signature; acknowledgment gives presumption/protection	Many UPOAA states, including Colorado, Ohio, Virginia, Wisconsin and Wyoming	Distinguish facial validity from the practical and statutory advantages of acknowledgment.
Sparse or act-dependent formality	Louisiana, Massachusetts, Mississippi, North Dakota, Oregon, Tennessee	Warn that transaction law, recording law, and cases may supply the controlling requirement.

State and territorial overlays that defeat a ceremony-only approach

- California: printed durable forms distributed without counsel carry statutory warning requirements; the statutory form has prescribed content.
- Delaware: one disinterested witness, acknowledgment, principal notice, and agent certification/acceptance mechanics.

- Florida: two subscribing witnesses plus acknowledgment, and enhanced separate approval for enumerated high-risk powers.
- Maine: principal and agent notices and substantial-compliance/curative provisions.
- Nevada: a competency certification overlay for principals residing in specified hospital or care settings.
- New Hampshire: mandatory disclosure language and a tangible-writing rule for general powers.
- New York: acknowledgment, two disinterested witnesses, minimum type size, substantial-conformity rules, and agent acknowledgment before acting.
- Pennsylvania: mandatory principal notice and agent acknowledgment, in addition to witnesses and acknowledgment.
- South Carolina: will-like witnessing plus acknowledgment/proof, with distinctive recording consequences for springing powers.
- Vermont: a newly enacted and recently amended UPOAA system with statutory general and real-estate forms that must be refreshed carefully.
- Puerto Rico: a durable mandate requires a public instrument and express continuation through incapacity; civil-law rules strictly construe the granted authority.
- Guam and the U.S. Virgin Islands: older durable-POA acts require express durability language but do not supply the modern governance or acceptance architecture of the UPOAA.
- Northern Mariana Islands and American Samoa: no general modern financial DPOA act was located; use a conservative ceremony and local counsel for incapacity, land, self-dealing, and transaction-specific formalities.

Vincora execution baseline

Use wet ink; date every signature; use a notary and two qualified disinterested adult witnesses who are not the agent, successor, beneficiary, care provider, or related to the principal or agent; include every required state notice and acknowledgment; use page control and an execution record; and use a recordable acknowledgment when real estate may be involved. Label this as a safeguard, never as the law of every jurisdiction.

5. Durability and effective date: write the defaults expressly

The expanded matrix identifies thirty-four jurisdictions in which durability is stated as a default or built into the operative statutory system. Others require durability language or should be treated that way for safety. Washington is a prominent UPOAA-based departure: incapacity terminates authority unless the document contains durability language. Texas likewise uses prescribed durability concepts. California, Florida, Kansas, Massachusetts, Mississippi, Missouri, New Jersey, North Dakota, Rhode Island, and Tennessee are among the states where express durability language is central.

Immediate effectiveness is the dominant default, but the book must distinguish three questions: when the document is legally effective, when the agent is authorized to act, and what proof a third party may demand. Florida is the major architectural outlier because post-2011 financial POAs generally may not be created as springing powers, subject to narrow statutory exceptions. Springing instruments elsewhere can fail operationally when the document does not name the determiner, define incapacity, authorize medical-information access, or address temporary incapacity and restoration.

Drafting rule

Never rely on a statutory default for durability or effective date in a national system. State both expressly. If authority springs, name the determiner, the standard, the required record, backup determiners, HIPAA access, temporary-incapacity treatment, and restoration mechanics.

6. Coagents, successors, and vacancies

Coagent defaults are not reliably portable across states and territories. The UPOAA model generally permits independent action. Iowa uses majority action. Washington requires joint action by default, although one coagent may delegate to another coagent. Rhode Island’s statutory form uses joint action. New York’s form mechanics and other independent statutes require separate review. A phrase such as “I appoint A and B” is therefore too dangerous for a national form.

- For every jurisdiction, state whether coagents act independently, jointly, by majority, or by divided subject matter.
- Define whether one agent may delegate to another, sign alone for routine transactions, or act during temporary unavailability.
- Identify the event and proof that activates each successor.
- Provide a practical vacancy-filling mechanism that does not silently convert an oversight person into an agent.
- Address knowledge of another agent’s breach and the duty to report or protect the principal.

7. High-risk authority: the book’s most important substantive distinction

The UPOAA correctly separates ordinary transactional authority from powers capable of dissipating property or rewriting the estate plan. The model list includes creating, amending, revoking, or terminating an inter vivos trust; gifts; survivorship changes; beneficiary changes; delegation; waiver of survivor benefits; exercise of delegable fiduciary powers; and disclaimers. State enactments add, delete, define, or constrain items, and independent states reach similar risks through different drafting rules.

Risk category	National educational rule	State-specific check
Gifts and self-benefit	General authority should never be described as sufficient. Identify eligible recipients, amounts, purposes, tax limits, and prior patterns.	Express-grant, separate-initial, statutory cap, family-agent exception, and Medicaid-planning rules.
Trust powers	Separate funding an existing trust from creating, amending, revoking, decanting, or consenting to modification.	POA statute, trust instrument, reserved powers, irrevocable-trust law, and agent/trustee conflicts.
Beneficiary and survivorship changes	Treat as estate-plan changes requiring informed, separate approval.	Whether permitted; formality; self-benefit restrictions; retirement-plan and insurance rules.
Disclaimers and elective rights	Treat as tax/estate-plan authority, not ordinary property management.	State disclaimer act, spousal-election law, and Vermont/Texas or other state additions.
Delegation and fiduciary powers	Distinguish hiring help from transferring legal authority.	Express grant, supervision duties, professional delegation, and nondelegable powers.
Digital communications	Separate access, control, content disclosure, and ownership.	RUFADAA enactment, federal privacy law, terms of service, and state express-grant rules.

Vincora high-risk-power protocol

Put each high-risk power in a separate module with a plain-language consequence statement, a separate initial or signature, objective limits, conflict rules, records, notice/accounting, and an optional independent-consent requirement. This should be taught as informed authorization, not as fine print.

8. Agent duties, monitoring, and the Protector concept

Fiduciary duties are a strong national teaching subject: act within authority, in good faith, according to known expectations or best interests, with loyalty and care, preserve records, keep property separate, cooperate with other fiduciaries, and attempt to preserve the estate plan when appropriate. The exact statutory wording and mandatory/default character vary, but the operational behavior can be taught nationally.

The proposed oversight or Protector role is not a uniform statutory office. Many statutes give specified persons standing to seek judicial review, demand records in defined circumstances, or protect the principal. A private instrument can also confer information, consent, suspension, removal, and successor-designation powers, but enforceability, fiduciary status, liability, delegation, and interaction with courts are jurisdiction-specific. The book should therefore teach the function neutrally and reserve branded legal implementation for state-specific drafting.

Oversight power	National design recommendation	Legal caution
Receive records	Agent sends periodic accountings and responds to documented requests.	Define scope, confidentiality, privilege, cost, frequency, and who may enforce.
Consent to high-risk acts	Require written consent before specified gifts, trust changes, or self-interested transactions.	Avoid making every ordinary transaction dependent on consent; verify third-party reliance.
Suspend agent	Permit short emergency suspension upon defined evidence, with notice and review.	Risk of wrongful interference and uncertainty for institutions; specify duration and restoration.
Remove and replace	Use objective triggers and a named successor line or bounded appointment power.	State law may regulate delegation, fiduciary appointment, and judicial supremacy.
Seek court instructions	Expressly preserve judicial remedies and statutory standing.	Private terms cannot eliminate protective jurisdiction or mandatory rights.

9. Third-party acceptance: validity is not enough

The UPOAA model and several independent statutes protect good-faith acceptance of acknowledged powers, authorize agent certifications and translations or opinions of counsel, impose deadlines, prohibit demands for a different form in specified circumstances, and permit orders, fees, or damages for improper refusal. Enactments vary in protected document type, deadlines, remedies, and exceptions. Federal law and institution-specific statutes may still control.

- Teach the agent to ask for a written reason for refusal and the exact missing authority.
- Separate a request for certification, translation, identity evidence, activation proof, or counsel opinion from a demand to execute the institution’s preferred POA.
- Build an escalation record: date, representative, department, request, response deadline, legal basis, follow-up, and loss caused by delay.

- Pre-clear the POA with important banks, brokerages, transfer agents, insurers, retirement custodians, and business counterparties while the principal has capacity.
- Warn that Social Security, IRS, VA, and other agencies use their own representative or fiduciary systems; a general POA is not a universal federal credential.

Authority packet

The national system should include the POA, plain-language authority summary, agent acceptance, agent certification, activation evidence, identification, specimen signature, contact sheet, institution-contact log, recordkeeping forms, and a distribution/revocation log.

10. Real estate, recording, copies, and electronic execution

A POA can be generally valid yet unusable for an agent's deed or mortgage. Acknowledgment, recording, property description, duration, or special statutory form may be required by land-record law even when the financial-POA statute itself is spare. Louisiana's authentic-act and immovable-property rules, Puerto Rico's public-instrument and principal-residence rules, Vermont's real-estate short form, the U.S. Virgin Islands' real-estate witnessing and acknowledgment overlay, and the distinctive land regimes in American Samoa and the Northern Mariana Islands show why real estate must remain a separate analysis.

Many UPOAA enactments validate photocopies or electronically transmitted copies unless another law requires the original. That does not make electronic execution nationally safe. New Hampshire expressly uses a tangible-writing rule; Vermont, Texas, Wyoming and other statutes recognize electronic records or signatures in some form; remote notarization laws vary; and transaction statutes may still demand originals or recordable instruments. The book should use wet ink as its baseline and treat electronic execution as a maintained jurisdictional-law topic.

11. Revocation, divorce, and changed relationships

A frequent rule terminates the spouse-agent's authority when a dissolution, annulment, or legal-separation action is filed, unless the instrument provides otherwise. Other statutes use a final decree or different relationship event. The distinction matters: termination of one agent's authority is not necessarily termination of the entire POA, and good-faith third parties may remain protected until notice.

- Do not tell readers that divorce "automatically revokes the POA" without identifying what terminates, when, and under which law.
- Use written revocation, direct notice to the agent, notice to institutions, recovery of copies, and recording of revocation where the POA was recorded.
- State whether a new general POA revokes earlier powers. Iowa's automatic-revocation rule is an important departure from the UPOAA model's no-automatic-revocation approach.
- Treat moves, marriage, separation, agent incapacity, business change, new real estate, and institutional resistance as mandatory review events.

12. The Vincora national safety baseline

The sweep supports a national baseline, but only if the book labels it correctly: a protective practice that usually exceeds minimum law and still requires local verification. The baseline should be stable enough for the book and modular enough for state and territorial editions.

Component	Protective national practice
Governing law	Name the intended jurisdiction and acknowledge that transaction law may still control elsewhere.
Durability	Use explicit continuation-through-incapacity language even where durability is the default.
Effective date	Choose and state immediate, springing, or limited/hybrid operation; define proof.
Execution	Wet ink, date, notary, two qualified disinterested witnesses, state notices, agent acknowledgments, page control.
Coagents and successors	State action rule, divided authority, temporary absence, vacancy, proof, and replacement.
High-risk powers	Separate informed approval, defined limits, conflict rules, notice, and accounting.
Agent governance	Written acceptance, fiduciary instructions, records, separate property, reporting, resignation, and final accounting.
Acceptance packet	Certification, activation evidence, identity, plain-language summary, institution log, and escalation plan.
Real estate	Use acknowledgment and recordable form; check situs law and recording requirements.
Maintenance	Review triggers, distribution log, annual confirmation, amendment/replacement, and revocation workflow.

13. Required book architecture and editorial rules

The existing 52-chapter outline remains sound. The expanded sweep does not require rebuilding it; it requires a disciplined legal grammar, territorial coverage in the maintained companion, and a few structural adjustments.

Decision	Implementation
Retain the full-lifecycle structure	Design → people → powers → execution → acceptance → agent operation → abuse response → maintenance and termination.
Add a five-label legal grammar	Every jurisdiction-sensitive proposition is labeled National Rule, UPOAA/Majority Rule, Jurisdiction Variation, Vincora Safeguard, or Jurisdiction-Law Check.
Move governing-law portability forward	Introduce choice of law, foreign validity, transaction law, and state and territorial overlays in the National Safety Baseline and Chapter 2.
Separate the execution chapter into layers	Capacity; document content; signing ceremony; notices/agent acceptance; recording; electronic/remote execution; foreign execution.
Use modular power chapters	For every authority: ordinary scope, hidden limit, high-risk extension, conflict risk, proof/acceptance issue, and jurisdiction-law check.
Do not print a universal executable POA	Print questionnaires, audit tools, sample clause explanations, and checklists; direct execution to jurisdiction-specific resources or counsel.

Decision	Implementation
Build the online companion concurrently	Each jurisdiction page needs official links, last-review date, effective date, transition rule, form links, and a change log.
Use issue-specific research passes during drafting	The architectural sweep sets the map; each chapter still requires targeted primary-law validation.

14. Research protocol for every chapter

1. Define each proposed legal proposition before writing prose.
2. Classify it using the five-label grammar.
3. Test it against the UPOAA model, at least two major independent regimes, and every known outlier in the matrix.
4. Read the operative statutory section, definitions, exceptions, transition rule, and official form together.
5. Check current effective date and pending enactments close to publication.
6. Research cases or regulations when the statute is silent, ambiguous, frequently litigated, or institution-facing.
7. Record the exact source, access date, reviewer, confidence level, and proposition supported.
8. Draft the consumer explanation only after the legal rule and its exceptions are stable.
9. Have counsel licensed in the applicable jurisdiction review state and territorial editions and novel Protector/removal provisions before consumer execution use.

15. Issues requiring deeper research before the relevant chapters

Issue	When deeper research is required	Why the architectural sweep is not enough
Capacity and undue influence	Before Chapters 26-27	Case law, evidentiary standards, notary practice, and care-facility statutes are decisive.
Institution refusal and remedies	Before Chapters 30-31	Deadlines, damages, attorney fees, federal preemption, and bank-specific statutes vary.
Gifts, Medicaid, taxes, and retirement benefits	Before Chapters 18 and 22	Federal law, state eligibility rules, tax law, and plan documents interact with POA statutes.
Trust creation/amendment and Protector design	Before Chapters 9 and 23	Trust statutes, instrument terms, fiduciary status, delegation, and enforceability require separate analysis.
Digital assets and communications	Before Chapter 20	RUFADAA, federal privacy law, platform terms, and express-consent rules must be integrated.
Abuse, standing, APS, and emergency relief	Before Chapters 40-44	Procedural law, elder-abuse statutes, banking holds, protective orders, and criminal law vary.
Electronic and remote execution	Before Chapter 25 and final publication	Statutes and emergency-era rules are changing; recording acceptance may lag legal validity.

16. Go / no-go determination

GO — begin drafting the conceptual chapters

We can begin the Introduction, National Safety Baseline, and Chapters 1-4 now. Their legal propositions are stable at the national level when carefully labeled. We can also draft planning and agent-selection chapters while reserving jurisdiction-sensitive language.

CONTROLLED GO — draft jurisdiction-sensitive chapters with issue refreshes

Execution, springing authority, high-risk powers, real estate, institutional acceptance, revocation, abuse remedies, and the Protector concept require targeted research passes tied to the chapter. The matrix tells us where to look; it is not a substitute for that final work.

NO-GO — universal executable form

Do not publish or imply that a single financial POA is valid, sufficient, or optimal in every jurisdiction. The national book should teach decisions and safeguards; jurisdiction-specific instruments should be separately maintained and legally reviewed.

17. Selected primary authorities

The full 56-jurisdiction source register appears in the accompanying workbook. These sources anchor the national architecture:

- [Uniform Law Commission — Power of Attorney Act](#)
- [California Probate Code, Division 4.5](#)
- [Florida Statutes, Chapter 709](#)
- [Iowa Code, Chapter 633B](#)
- [Michigan Uniform Power of Attorney Act](#)
- [New York General Obligations Law § 5-1501B](#)
- [Vermont Uniform Power of Attorney Act, Chapter 127](#)
- [Washington Uniform Power of Attorney Act, Chapter 11.125 RCW](#)
- [District of Columbia Code § 21-2601.05](#)
- [Wyoming Statutes, Title 3, Chapter 9](#)
- Puerto Rico Civil Code of 2020, arts. 326-337 and 1401-1415 — <https://bvirtualogp.pr.gov/ogp/Bvirtual/leyesreferencia/PDF/55-2020.pdf>
- Guam Uniform Durable Power of Attorney Act, 18 GCA §§ 21501-21507 — <https://col.guamcourts.gov/sites/default/files/18gc021.pdf>
- Northern Mariana Islands — *Salas v. Mafnas*, 2010 MP 9 — <https://www.cnmilaw.org/pdf/supreme/2010-MP-09.pdf>
- American Samoa Code and case authorities — <https://asbar.org/code-annotated/4-1102-definitions/>
- U.S. Virgin Islands Durable Power of Attorney Act, 15 V.I.C. §§ 1261-1267 (official-code refresh required before publication)

18. Companion deliverables

The research package contains:

- This memorandum: conclusions, legal architecture, national safety baseline, editorial rules, and research protocol.
- The Excel matrix: 56 jurisdiction rows; governing citations; execution, durability, effectiveness, coagent, hot-power, acceptance, family-change, real-estate, and electronic-execution classifications; source URLs; confidence and update instructions.

Recommended next action

Freeze this architecture as the editorial research charter, then draft the Introduction and National Safety Baseline before Chapter 1. Those sections should teach readers how to distinguish law, majority practice, protective recommendations, and jurisdiction-specific verification—the discipline on which every later chapter depends.