



April 2007

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF  
HOYT & BRYAN, LLC



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†BOARD CERTIFIED ELDER LAW

HOYT & BRYAN, LLC  
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## A LETTER OF LAST INSTRUCTIONS

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After you've executed your will or trust, and completed your financial and healthcare directives, you may think your estate planning is complete—but not yet! You know where your important papers are, but does anyone else? Does anyone know your attorney's name and phone number? If not, now is the time to prepare a letter of last instructions. A letter of last instructions isn't a will or a substitute for a will. It is a detailed list of everything a survivor needs to know in order to handle your personal finances should anything happen to you. Without one, you or your loved ones might have to spend months—and perhaps hundreds of dollars—locating bank accounts, safe-deposit boxes, and other particulars of your financial life.

Allow yourself a month or so to complete your letter. The object is to get as much detail down on paper as you possibly can. In your letter, be specific about the location of certain documents—"in the safe deposit box," or "in the bottom left-hand drawer of my desk." That is the kind of detail that is helpful. Once your letter is done, make several copies. Give one to your lawyer, clip another to your will or trust, and keep one in the place your family would look first. Don't forget to update it annually. The letter should be opened at the time of disability or death and may include these examples:

1. Names, addresses and telephone numbers of people to be notified.
2. Location of your essential personal papers, will or trust document, safe deposit box and its key, and a list of its contents.
3. Location of life, health and property insurance policies and papers for pension or retirement plans and individual annuities.
4. Location of membership certificates in unions, lodges or fraternal organizations which provide death or cemetery benefits.
5. Location of income tax returns and supporting records and all credit cards and a list of the account numbers, addresses and phone numbers of the companies.
6. Location of any trust funds which you have set up or in which you are named, and the names of trustees and copy of the trust fund agreement.
7. Names and addresses of advisors: lawyer, insurance representatives, CPA, FA
8. Instructions and directions concerning your business.
9. Instructions for the care of your minor children and/or pets.
10. Location of signed original and copies of your separate writing for how you want your personal property and family heirlooms distributed after your death.
11. Instructions for your funeral and burial, or cremation and memorial service.

Knowing where these items are located will make it easier and less stressful for your family. Providing instant access to your directives may prove vital to insure that certain, essential instructions are carried out as planned.

**If you would like more information on writing a letter of last instruction or for questions about your estate planning please contact us 407-977-8080.**

## The Community Connection

**February 26, 2007** - Peggy spoke at the University of Florida Levin College of Law on pet trusts.

**March 7, 2007** - Randy spoke at the Palm Beach Financial Symposium.

**March 16, 2007** - Randy spoke at the Winter Springs Rotary Meeting on the Implementation of the Deficit Reduction Act of 2005.

**March 16, 2007** - Peggy and Randy were guest speakers at the Financial Planners Association Quarterly Meeting.

**March 21, 2007** - Randy was invited by Thrivent to speak on Long-Term Care at Lutheran Haven.

**March 22, 2007** - Peggy and Randy presented "Capturing Your Family Legacy" for the Florida Institute of Certified Public Accountants.

**March 31, 2007** - Peggy was a presenter at the 1st Annual Spina Bifida Conference which will be held at the Hallway Center.

**April 4, 2007** - Peggy will present her "Women in Transition" workshop at Trish's Teas in Baldwin Park for FRS Planning Associates.

## Hoyt & Bryan, LLC provides the following legal services:

- Elder Law
- Estate Planning
- Special Needs Planning
- Estate Administration
- Small Business Creation and Succession
- Real Estate Transactions
- Guardianships

*We are happy to make recommendations for other services.*

## UPCOMING EDUCATIONAL WORKSHOPS

### April Workshops

#### Truth About Medicaid Planning

Wednesday, April 4, 2007 at 9:30 a.m.

#### Truth About Estate Planning

Tuesday, April 10, 2007 at 9:30 a.m.  
Thursday, April 19, 2007 at 6:00 p.m.

#### Advisor Lunch & Learn Wealth Transfer Planning Using Life Insurance

Tuesday, April 3, 2007 at 12:00 p.m.

#### Women In Transition

**Baldwin Park—Trish's Teas**  
Wednesday, April 4, 2007 at 4:30p.m.

### May Workshops

#### Truth About Medicaid Planning

Wednesday, May 2, 2007 at 9:30 a.m.

#### Truth About Estate Planning

Tuesday, May 15, 2007 at 9:30 a.m.  
Thursday, May 31, 2007 at 6:00 p.m.

#### Advisor Lunch & Learn

Tuesday, May 1, 2007at 12:00 p.m.

#### Special People, Special Planning

Thursday, May 22, 2007 at 6:00 p.m.

#### Opportunities in Estate Planning

May 24-25, 2007 from 9:00 am - 5:00 p.m.  
16 hrs. CE Credit - \$250

**All public workshops are complimentary and are held in our Learning Center please call 407-977-8080 to RSVP or visit [www.HoytBryan.com](http://www.HoytBryan.com).**

## 53RD ANNUAL BAHIA SHRINE CIRCUS

**April 21 - April 22, 2007**  
U.C.F. Arena

### Daily Shows:

10:00 a.m.  
2:30 p.m.  
7:00 p.m.

**Please call 407-660-1756 for tickets and information.**

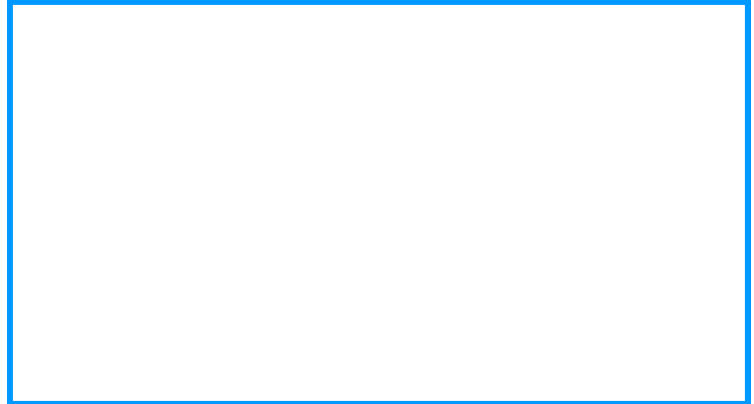


***Rabbit-Out-of-the-Hat Salad***




Hippity-hop to the salad stop.  
 You'll find sweet pear bunnies  
 dressed in their finest!

- 8 lettuce leaves
- 8 chilled canned pear halves
- 16 raisins
- 8 red cinnamon candies
- 16 sliced almonds
- 1 cup cottage cheese

1. Place 1 lettuce leaf on each salad plate. Place 1 pear half, cut side down, on each lettuce leaf.
2. Arrange 2 raisins for eyes, 1 candy for nose and 2 almonds for ears on narrow end of each pear half to make rabbit face.
3. Place 2 tablespoons cottage cheese at opposite end of each pear half for tail.



**April 2007**

SUN	MON	TUE	WED	THU	FRI	SAT	
1	2	3 <b>Passover</b> 	4 <b>Truth About Medicaid Planning @ 9:30 a.m.</b>	5	6 <b>Good Friday</b> 	7	
8 <b>Easter</b> 	9	10 <b>Truth About Estate Planning @ 9:30 a.m.</b>	11	12	13	14	
15	16	17	18	19 <b>Truth About Estate Planning @ 6:00 p.m.</b>	20	21 <b>Bahia Shrine Circus U.C.F. Arena</b>	
22 <b>Bahia Shrine Circus U.C.F. Arena</b>	23	24 <b>Peggy and Randy at SunBridge, Denver CO.</b>					28
29	30	25 <b>Peggy and Randy at National Network of Estate Planning Attorneys Collegium, Indianapolis, IN.</b>					