



FAMILY FOCUS™

**December
2007**

PARTNERS IN PLANNING



**THE LAW OFFICES OF
HOYT & BRYAN, LLC**



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NEW RESTRICTIVE MEDICAID TRANSFER RULES IMPLEMENTED IN FLORIDA

Effective November 1, 2007 protecting your life savings, even your home, from the catastrophic costs of long-term care has become much more difficult. Florida's Department of Children and Families promulgated new rules that officially implemented the Deficit Reduction Act of 2005, which among other provisions places severe new restrictions on the ability of the elderly to transfer assets before qualifying for Medicaid coverage of nursing home care. The law extends Medicaid's "lookback" period for all asset transfers from 3 to 5 years and changes the start of the penalty period for transferred assets from the date of transfer to the date when the individual transferring the assets enters a nursing home, is otherwise be eligible for Medicaid coverage and actually applies for Medicaid benefits.

Based on the new Medicaid changes, seniors should ask themselves the following questions:

- Do I have a plan in place to pay for my long term care needs?
- Do I have Long Term Care Insurance? If not, is it because I am uninsurable or the policy is unaffordable?
- If I do not have Long Term Care Insurance, have I met with a Board Certified Elder Law attorney to consider whether Medicaid planning is appropriate?
- Do I have a plan that not only considers long term care planning but also lifetime planning? Do I have a comprehensible Durable Power of Attorney, Health Care Surrogate and Living Will? Is my Will or Living Trust actually relevant given my life and the law as it exists today or is it still based on my life and the law when it was signed several years ago?

If you answered "NO" to any of the questions above, then you need to take steps to protect yourself. Remember, planning for your long-term care, to include the potential need for Medicaid, is your right. Nobody is obligated to pay more taxes than she owes, or is criticized for tax planning to minimize taxes. Similarly, individuals should not be criticized for Medicaid planning and arranging their affairs so as to be eligible for benefits that will protect them and their family. As one Court of Appeals has stated, "no agency of the government has any right to complain about the fact that middle class people confronted with desperate circumstances choose voluntarily to inflict poverty upon themselves when it is the government itself which has established the rule that poverty is a prerequisite to the receipt of assistance in the defraying of the costs of ruinously expensive, but absolutely essential, medical treatment."

If you have considered protecting some assets for your loved ones in case you later require long-term care, you should contact our office now to request our complimentary report on the Deficit Reduction Act of 2005, or register for an upcoming "Truth About Medicaid Planning" workshop to learn more.

Please visit HoytBryan.com or call 407-977-8080 for more information.

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**YOUR LIFE, YOUR LEGACY
THE GAME**



Your Life Your Legacy™ is a interactive, social legacy game designed to help participants realize that in the course of their lives, they have acquired an abundance of wisdom that they need to share and preserve, and then pass on to succeeding generations. This game provides thirty thought provoking questions ranging from spirituality, the meaning of money, life lessons, and family values.

**GIVE THE GIFT OF LEGACY THIS
HOLIDAY SEASON!**

**TAKE ADVANTAGE OF OUR SPECIAL HOLIDAY
PRICING, ONLY \$14.95.**

PLEASE CALL 407-977-8080 TO ORDER.

**CONGRATULATIONS
Matthew and Meghan Walker!**

On November 8, 2007
Matthew and Meghan became new
parents and welcomed 8lb 3oz
Ava Marie into the world.

Precious is she and oh so
sweet, tiny hands and
adorable feet. Your
baby girl is perfect and
new, she has left her
impression on our hearts too!



Love Always,
The Team at Hoyt & Bryan, LLC

Hoyt & Bryan, LLC Supports

**Central Florida
Toys For Tots**



Sponsored by the Marine Toys for Tots Foundation, Toys for Tots helps needy children throughout the United States experience the joy of the holidays. For the second year, Hoyt & Bryan, LLC has chosen to make this our gift. Please help us bring joy to the children of Central Florida this holiday season.

**If you would like to
participate, please bring a
new, unwrapped toy to our
office through December 14,
2007 to be included in our
donation to Toys for Tots.**

UPCOMING EDUCATIONAL WORKSHOPS

December Workshops

Truth About Medicaid Planning
Wednesday, December 12, 2007 at 9:30 a.m.

Truth About Estate Planning
Thursday, December 11, 2007 at 9:30 a.m.

**Advisor Lunch & Learn:
Toy-For-Tots Holiday Networking**
Tuesday, December 4, 2007 at 12:00 p.m.

Y.E.S. ! - Your Enterprise Success
Thursday, December 13, 2007 at 6:00 p.m.

Office Closed—Holidays
December 24, 2007—January 1, 2008

All public workshops are complimentary
and are held in our Learning Center. Please
call 407-977-8080 to RSVP or visit
www.HoytBryan.com.

January Workshops

Truth About Medicaid Planning
Wednesday, January 9, 2008 at 9:30 a.m.

Truth About Estate Planning
Tuesday, January 29, 2007 at 9:30 a.m.

Advisor Lunch & Learn
Tuesday, January 8, 2007 at 12:00 p.m.

Planning For Your Pets
Tuesday, January 22, 2007 at 6:00 p.m.

Truth About Women Over 50
Tuesday, January 29, 2008
from 6:00 p.m. to 8:00 p.m.

Cost: \$20
Includes three speakers, dinner & gratuity.

Location: Carrabba's Italian Grill
5820 Red Bug Lake Road
Winter Springs, FL 32708

Holiday Wreath Bread

Mmm, the flavors of garlic, Parmesan and olive oil make this easy-to-make bread a mouthwatering holiday treat.



- 1/4 cup freshly shredded Parmesan cheese
- 1 loaf (1 lb.) frozen white or wheat bread dough, thawed
- 1 tablespoon olive or vegetable oil
- 1 small garlic clove, finely chopped

1. Grease cookie sheet. Sprinkle 2 tablespoons of the cheese onto flat surface. Roll bread dough in cheese into 24-inch rope. Place on cookie sheet, forming circle; pinch ends to seal.
2. Snip dough 16 times from the outer edge of the circle at about 1 1/2-inch intervals, cutting two-thirds of the way through, using kitchen scissors. Lift and turn every other section of dough toward the center of the circle pinching ends, so the dough resembles branches if desired.
3. Cover and let rise in warm place 1 to 2 hours or until double. (Dough is ready if indentation remains when touched.)
4. Heat oven to 350°F. Mix oil and garlic; brush over dough. Sprinkle with remaining 2 tablespoons cheese. Bake 25 to 30 minutes or until golden brown.



December 2007

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4 Advisor Lunch & Learn: Holiday Networking	5  Chanukah	6	7	8
9	10	11 Truth About Estate Planning @ 9:30 am	12 Truth About Medicaid Planning @ 9:30 am	13 YES! Your Enterprise Success @ 6:00 pm	14	15
16	17	18 Planning For Your Pets @ 6:00 pm	19	20	21	22
23	24	25  Christmas	26	27	28	29
Office Closed December 24, 2007 through January 1, 2008.						
30	31 New Years Eve 					