

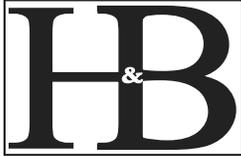


THE HOYT & BRYAN, LLC

# FAMILY FOCUS™

January  
February  
2009

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF  
HOYT & BRYAN, LLC



Peggy R. Hoyt, J.D., M.B.A.\*†‡

Randy C. Bryan, J.D.†‡

\*Certified Legacy Advisor™

†Board Certified in Elder Law

‡Board Certified in Wills, Trusts & Estates

## HOYT & BRYAN, LLC TEAM MEMBERS

### Patricia Mantanona

Settlement & Guardianship  
Paralegal  
Real Estate Paralegal

### Halie Kasprzak

Estate and Medicaid  
Planning Assistant

### Kendra Lane Ferreri

Client Development  
Coordinator

### Tiffany Metz

Client Communications  
Coordinator

### Sarah Skidmore

Legal Intern

### Ben Hunter

Legal Intern

### Adrienne Teaster

Legal Assistant

### Pam Fore

Office Assistant

### Brandie Copperthite

Bookkeeper

### Sandra Gfell

Valued Team Member  
Serving our Country in Iraq

## TOP TEN REASONS TO REVIEW YOUR ESTATE PLANNING IN 2009

- 1. Everyone needs a will – or a trust – or both.** The estimated numbers of Americans without any kind of will is between 60-70 percent. Yet without a will in place, some or all of a person's estate may be passed to heirs according to Florida's laws of intestacy. As a result, you may end up with unintended heirs, unanticipated personal representatives and unexpected results.
- 2. Disability planning is also important.** Anyone can be left incapacitated at any age with no clear plan for spouses or heirs. This wastes money, time and creates great emotional hardship. The Terry Schiavo situation was a wakeup call to families who realized they left incomplete instructions for their health care wishes. Financial powers of attorney and advance health care directives designate agents or surrogates to make decisions when you can't.
- 3. Asset ownership and beneficiary designations are estate planning too.** Knowing how you own your assets and who you've named as your beneficiaries is just as important as having a will. In most cases, asset ownership and beneficiary designations will take precedence over the instructions in your will. Asset ownership and beneficiary designations should be reviewed with your estate planning attorney on a regular basis.
- 4. Create an inventory.** You may think you've got a great system for organizing investments and estate instructions. But, if you die or are incapacitated, heirs may find it difficult to navigate your bookkeeping system or find key documents that may be in safe deposit boxes or elsewhere.
- 5. Special situations require special instructions.** If you have minor, special needs children, pets or adult children with special concerns such as drug, alcohol, chemical dependency, a criminal record or the possibility of divorce or a catastrophic financial event, will your loved ones be protected? You may want to consider Special Needs Trusts, Pet Trusts or Lifetime Protective Trusts.
- 6. Blended families require a unique perspective.** If you have children that may be "yours, mine or ours" or are in a second or more marriage, then creating a well-considered, regularly maintained and updated plan is a must. Don't unintentionally disinherit the people you love.
- 7. Plans need to be updated regularly.** Any change in circumstances is a good reason to review your estate plan. We recommend every two to three years to make sure that changes in your life, changes in the law, changes in your lawyer's experience and changes in your legacy are incorporated into your estate plan.
- 8. Create a team of trusted advisors.** An educated, experienced team can not only be a blessing to you during your lifetime but also to your loved ones in the event of disability or death. Include an estate planning attorney, financial advisor and tax professional as part of your trusted team.
- 9. Create a legacy.** It's not just about your financial wealth. You may have family stories, heirlooms and other valuable lessons that should be passed on to future generations. There are an unlimited number of ways to leave a lasting legacy.
- 10. Benefit charity.** In addition to our loved ones, you may want to minimize any estate tax bite or leave a special legacy by becoming a "decided philanthropist" and benefiting your favorite charity. Charitable giving can have income tax benefits during your lifetime, provide you with capital gains protection with a lifetime income and reduce or eliminate estate taxes at death.

## CONGRATULATIONS PATTI!

In December of 2008 Patricia Mantanona earned her *Florida Registered Paralegal* designation from The Florida Bar.

## HOYT & BRYAN MAKES DONATION TO THE USO



Hoyt & Bryan, LLC would like to thank all of you for helping us support our troops in 2008. On behalf of the Hoyt & Bryan Family we have made a donation to the USO to continue our support. For over 67 years, the United Service Organizations (USO) has served as the primary bridge between the American people and America's Armed Forces, delivering a unique combination of morale building, counseling, and recreational services to our troops and their families all over the world.

[www.USO.org](http://www.USO.org)

## 2009 ESP ANNUAL CLIENT MEETING

As a member of our ESP program, this is your opportunity to learn about recent changes in the law, changes in our firm, and changes in how to leave your legacy.

**Saturday, February 7, 2009  
10:00 a.m. - 12:00 p.m.**

Tusawilla Country Club  
1500 Winter Springs Boulevard  
Winter Springs, FL 32708  
(407)366-1851

*Please RSVP to 407-977-8080  
or [Kendra@HoytBryan.com](mailto:Kendra@HoytBryan.com)  
by February 2, 2009*

## UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

### JANUARY

Office Closed: New Years  
January 1-2, 2009

Advisor Lunch & Learn  
Welcome Back Randy!

Tuesday, January 6, 2009 at 12:00 p.m.

Truth About Medicaid Planning  
Wednesday, January 7, 2009 at 9:30 a.m.

Truth About Estate Planning  
Tuesday, January 20, 2009 at 6:00 p.m.

Office Closed  
Martin Luther King, Jr. Day  
Randy's Birthday  
Monday, January 19, 2009

### FEBRUARY

Advisor Lunch & Learn

Tuesday, February 3, 2009 at 12:00 p.m.

Truth About Medicaid Planning  
Wednesday, February 4, 2009 at 9:30 a.m.

ESP Annual Client Meeting  
Tusawilla Country Club  
Saturday, February 7, 2009  
10:00 a.m.—12:00 p.m.

Truth About Estate Planning  
Thursday, February 19, 2009 at 9:30 a.m.

### MARCH

Advisor Lunch & Learn

Tuesday, March 3, 2009 at 12:00 p.m.

Truth About Medicaid Planning  
Wednesday, March 4, 2009 at 9:30 a.m.

What To Do When Someone Dies  
Tuesday, March 10, 2009 at 6:00 p.m.

Planning For Your Pets  
Wednesday, March 18, 2009 at 6:00 p.m.

Truth About Estate Planning  
Tuesday, March 24, 2009 at 6:00 p.m.

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

THE LAW OFFICES OF HOYT & BRYAN, LLC 254 Plaza Drive, Oviedo, FL 32765  
Phone (407) 977-8080 Fax (407) 977-8078 [www.HoytBryan.com](http://www.HoytBryan.com)

***Basil Cheese Triangles***

*These melt-in-your-mouth appetizers warm up any casual gathering.*

- 1 pound feta cheese
- 2 eggs, slightly beaten
- 1/4 cup finely chopped basil
- 1/4 teaspoon white pepper
- 1/3 cup butter, melted
- 1 package (16 ounces) frozen phyllo sheets, thawed



1. Heat oven to 400°F. Grease cookie sheet. Crumble cheese into small bowl; mash with fork. Stir in eggs, basil and white pepper until well mixed.
2. Cut phyllo sheets lengthwise into 2-inch strips. Cover with plastic wrap, then with damp towel to keep them from drying out. Place 1 teaspoon cheese mixture on end of 1 strip. Fold strip over cheese mixture, end over end in triangular shape, to opposite end. Place on cookie sheet. Repeat. Brush triangles lightly with margarine.
3. Bake 12 to 15 minutes or until puffed and golden brown. Serve warm.



**DEPLOYMENT UPDATES**

*For the latest news on Sandra Gfell please visit [www.HoytBryan.com](http://www.HoytBryan.com)*

The Team at Hoyt & Bryan, LLC would like to thank you for helping us support our troops in 2008. We look forward to starting the new year with Randy Bryan returning from Iraq in late December and returning to our office on January 5, 2009.

***Welcome Home Randy!***

We invite you and your family to join us on

**Tuesday, January 6, 2009 from 1:00 p.m. - 6:00 p.m.**

at The Law Offices of Hoyt & Bryan, LLC

for a Welcome Home Open House.

Please call 407-977-8080 to RSVP or for more information.