



January
2008

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN, LLC



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TOP TEN REASONS TO MAKE UPDATING YOUR ESTATE PLANNING DOCUMENTS YOUR NEW YEAR'S RESOLUTION!

Did
You
Know

Keeping your estate plan updated can be just as important as developing your initial estate plan. Once your plan is signed, many people will put them in a safe, a deposit box or leave a copy with their attorney, and then forget about it. However, there are countless reasons to review and update your estate planning documents every two to three years. If you can answer "yes" to any of the following situations, this is your year to update!

- 1. The individuals you have named in your plan are deceased.
- 2. New people should be named as part of your plan (e.g. birth, adoption).
- 3. There has been a divorce or marriage in your family.
- 4. New state laws. You need to periodically check to see whether your state has enacted new laws that impact your estate planning. More importantly, if you move to a different state, don't assume that your plan conforms to the requirements of your new state. Each state has its own legal requirements.
- 5. You would like to change your guardians, personal representatives, or trustees named in your plan.
- 6. Your children have reached the age of eighteen.
- 7. You have had a substantial increase or decrease in the value of your estate.
- 8. You have had an acquisition or disposition of a significant asset.
- 9. You are about to turn 70 and have an IRA, 401(k), or other qualified retirement plan that requires you to begin to take distributions at age 70^{1/2}.
- 10. More than two years has passed since you created or updated your estate plan.

How many reasons do you have to update your estate plan?
Call us for an appointment!

To schedule a consultation to update your estate planning or to create a new estate plan please contact us at 407-977-8080.

2008 EDUCATIONAL WORKSHOP OFFERINGS

- Truth About Estate Planning*
- Truth About Medicaid Planning*
- Retirement Planning*
- What to Do When Someone Dies*
- YES! -Your Enterprise Success*
- Exit Planning:
Business Succession*
- A Matter of Trust*
- Women in Transition*
- Special People, Special Planning*
- Loving Without A License*
- Planning For Your Pets*

FOR WORKSHOP DESCRIPTIONS AND SCHEDULES PLEASE VISIT
HOYTBRYAN.COM OR
CALL 407-977-8080
FOR MORE INFORMATION.

WWW.HOYTBRYAN.COM
IS NEW AND IMPROVED!

NEW LOOK WITH THE
SAME GREAT CONTENT AND
NEW ADDED FEATURES

- ◆ New On-line Brochures
- ◆ New Articles
- ◆ New Team Page
- ◆ New Workshop Information
- ◆ On-line Workshop Sign-up
- ◆ Attorney Profiles
- ◆ Archived Newsletters
- ◆ Peggy's Books

CHECK IT OUT!

TOYS-FOR-TOTS 2007



Thank You For Your Support!

UPCOMING EDUCATIONAL WORKSHOPS

January Workshops

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

Truth About Estate Planning
Tuesday, January 29, 2008 at 9:30 a.m.

Advisor Lunch & Learn
Tuesday, January 8, 2008 at 12:00 p.m.

Planning For Your Pets
Tuesday, January 22, 2008 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
Call 407-977-8080 to RSVP.

February Workshops

Truth About Medicaid Planning
Wednesday, February 6, 2008 at 9:30 a.m.

Truth About Estate Planning
Tuesday, February 26, 2008 at 9:30 a.m.

Advisor Lunch & Learn:
Tuesday, February 5, 2008 at 12:00 p.m.
Presented by: Tiffany King
"Dispel the Myths of Long Term Care"

A Matter of Trust
Tuesday, February 12, 2008 at 6:00 p.m.

Special People, Special Planning
Wednesday, February 20, 2008 at 6:00 p.m.

Women In Transition
Thursday, February 28, 2008 at 6:00 p.m.

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

Irish Cream Bars

*Need a little dessert at mid-night?
 Try a sophisticated bar that will pair
 nicely with coffee.*



- | | |
|--------------------------------|---------------------------------|
| 3/4 cup all-purpose flour | 1/3 cup Irish cream liqueur |
| 1/2 cup margarine, softened | 1 tablespoon all-purpose flour |
| 1/4 cup powdered sugar | 1 teaspoon vanilla |
| 2 tbs unsweetened baking cocoa | 1/2 cup whipping (heavy) cream |
| 3/4 cup sour cream | Chocolate sprinkles, if desired |
| 1/2 cup granulated sugar | |
| 1 egg | |

1. Heat oven to 350°F. In medium bowl, mix 3/4 cup flour, the butter, powdered sugar and cocoa with spoon until soft dough forms. Press in ungreased square pan, 8x8x2 or 9x9x2 inches. Bake 10 minutes.

2. In medium bowl, beat remaining ingredients except whipping cream and chocolate sprinkles with wire whisk until blended. Pour over baked layer. Bake 15 to 20 minutes or until filling is set. Cool slightly; refrigerate at least 2 hours before cutting. For bars, cut into 6 rows by 4 rows.

3. In chilled small bowl, beat whipping cream with electric mixer on high speed until stiff peaks form. Spoon whipped cream into pastry bag fitted with medium writing or star tip. Pipe dollop of cream onto each bar. Top with chocolate sprinkles. Store covered in refrigerator up to 48 hours.



January 2008

SUN	MON	TUE	WED	THU	FRI	SAT
		1 Office Closed HAPPY NEW YEAR New Years Day	2	3	4	5
6	7	8 Advisor Lunch & Learn @ 12:00 p.m.	9 Truth About Medicaid Planning @ 9:30 a.m.	10	11	12
13	14	15	16	17	18	19 Happy Birthday Randy 
Peggy and Randy will be out of the office at Heckerling in Orlando.						
20	21 Office Closed Martin Luther King, Jr. Day	22 Planning For Your Pets @ 6:00 p.m.	23	24	25 15th Annual CARD Conference @ Lake Mary Marriott	26
27	28	29 Truth About Estate Planning @ 9:30 a.m.	30	31 Peggy and Randy will be at InKnowVision in Chicago.		