



FAMILY FOCUS™

January
February
2013

PARTNERS IN PLANNING



FRIENDS FOR LIFE
THE LAW OFFICES OF
HOYT & BRYAN



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The Importance of a Comprehensive Power of Attorney

There are many benefits of a detailed and comprehensive power of attorney. Unfortunately, many powers of attorney (POA) are very general and can actually cause more problems than they solve. This can especially be true here in Florida where, depending on the execution date, the POA may not even be legally effective.

But first, what is a power of attorney? The agent under a power of attorney is sometimes also known as an “attorney-in-fact.” However, because of the confusion this term can cause, Florida statutes now calls the person designated to receive duties under the power of attorney as the “agent.” A comprehensive power of attorney includes a grant of power for the agent to represent and advocate for the individual (the principal) about financial decision making. It allows the agent to stand in the principal’s shoes and act on his or her behalf.

So, what are the benefits of a comprehensive power of attorney? While there are many, our top five are as follows:

1. Provides the ability to choose who will make decisions for you rather than having the court decide.

If someone has a signed power of attorney and later becomes incapacitated and unable to make decisions, the agent named can step into the shoes of the incapacitated person and make important financial and legal decisions. Without a power of attorney a guardianship may need to be established. A guardianship is something to avoid as it is a very expensive, time consuming and public process.

2. Avoids the necessity of a guardianship.

Someone who does not have a comprehensive power of attorney at the time they become incapacitated would need a guardianship. In the guardianship process the court will choose...

To read the full article please visit HoytBryan.com or call at (407) 977-8080 for more information.



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One Senior Place Workshops



Located at:
715 Douglas Ave
Altamonte Springs, FL 32714

Elder Law Workshops:
Savvy Legal Strategies for Coping with The Rising Cost of Long Term Care
Tuesday, January 29, 2013 at 9:30 a.m.
Scared Straight: Aging is Not for Sissies
Tuesday, February 26, 2013 at 2:00 p.m.

Estate Planning Workshops:
Avoid Probate, Save Taxes: Truths and Myths You Need to Know Now
Tuesday, January 29, 2013 at 2:00 p.m.
Why You Need Estate Planning Now: Births, Deaths, Flying and Driving on I-4
Tuesday, February 26, 2013 at 9:30 a.m.

2013 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 2, 2013
10:00 a.m. - 12:00 p.m.

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

Please RSVP to 407-977-8080
or Tiffany@HoytBryan.com

UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

JANUARY

The Truth About Medicaid Planning
Wednesday, January 9, 2013 at 9:30 a.m.

Advisor Lunch & Learn
Tuesday, January 8, 2013 at 12:00 p.m.

What To Do When Someone Dies
Tuesday, January 15, 2013 at 6:00 p.m.

The Truth About Estate Planning
Thursday, January 10, 2013 at 9:30 a.m.
Tuesday, January 22, 2013 at 6:00 p.m.

Office Closed - Martin Luther King, Jr.
Monday, January 21, 2013

FEBRUARY

The Truth About Medicaid Planning
Wednesday, February 6, 2013 at 9:30 a.m.

Advisor Lunch & Learn
Tuesday, February 5, 2013 at 12:00 p.m.

The Truth About Estate Planning
Tuesday, February 12, 2013 at 6:00 p.m.
Thursday, February 28, 2013 at 9:30 a.m.

Office Closed - Presidents Day
Monday, February 18, 2013

Special People, Special Planning
Thursday, February 21, 2013 at 6:00 p.m.

MARCH

The Truth About Medicaid Planning
Wednesday, March 6, 2013 at 9:30 a.m.

Advisor Lunch & Learn
Tuesday, March 5, 2013 at 12:00 p.m.

The Truth About Estate Planning
Thursday, March 14, 2013 at 9:30 a.m.
Tuesday, March 26, 2013 at 6:00 p.m.

Women in Transition
Tuesday, March 19, 2013 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 HoytBryan.com for more information.

Mini Hot Fudge Cakes with
 Strawberry Hearts



- 1 box Betty Crocker® Complete Desserts® triple chocolate hot fudge cake mix
- About 1 quart strawberries
- Ice cream, if desired

1. Make, bake and cool Mini Hot Fudge Cakes as directed on side of cake mix box.

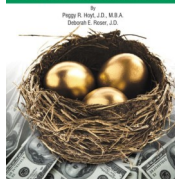
2. Place each cake on dessert plate. For each dessert, slice 2 or 3 strawberries.

To make slices look like hearts, cut small “V” at rounded end of each slice, using small sharp knife. Randomly place strawberry slices around cakes. Serve warm with ice cream.



A new book by Peggy Hoyt!

Straight Talk!
About Estate Planning
*The Truth About Leaving
 A Legacy of Love, Wisdom and Wealth*



Straight Talk! About Estate Planning

The Truth About Leaving a Legacy of Love, Wisdom and Wealth

Straight Talk! About Estate Planning provides a no-nonsense look at the importance of estate planning and how to create an estate plan that works! In their straight forward, easy to read style, Peggy Hoyt and Debbie Roser lead you on a journey through the maze of legal potholes that include staying out of the guardianship courts, avoiding probate, reducing gift and estate taxes and making more than sure your plan accomplishes your personal and family goals.

Straight Talk! About Estate Planning will entertain you while imparting crucial information you need for every aspect of your life - now while you are alive and well, in the event of your mental disability and at the time of your death. It's a must read for everyone!

You can find Straight Talk! on Amazon in softcover book or download it to your Kindle (\$2.99). Autographed copies are also available from our office for \$10.00.

Whiskers and Paws, Inc.



Lending a Helping Paw..
Comet

Color: Black
Size: Medium
Age: Adult
Gender: Male

Comet is a very shy adult boy in need of an excellent home. Because he is very shy and easily spooked, we cannot recommend him to a home with small children. He is a sweet cat when he wants to be and will likely warm up to the person the adopts him.

If you are interested in adopting Comet or to make a donation please call 321-262-4330 or email Ozzycat@hotmail.com.