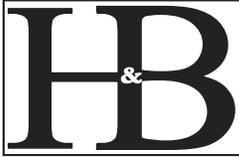




June / July
2007

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN, LLC



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†BOARD CERTIFIED ELDER LAW

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Office Assistant

Brandie Copperthite
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YOUR KIDS AND MONEY Life Lessons Your Kids Should Know Before Leaving the Nest

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1. When it comes to teaching kids about money, the sooner the better.
Up until they start earning a living, and sometimes well beyond that, kids are apt to spend money like it grows on trees. This lesson will help you put your children on the road to handling money responsibly.

Long before most children can add or subtract, they become aware of the concept of money. Any 4-year-old knows where their parents get money - the ATM, of course. Understanding that parents must work for their money requires a more mature mind, and even then, the learning process has its wrinkles. For example, once he came to understand that his father worked for a living, a 5-year-old asked, "How was work today?" "Fine," the father replied. The child then asked, "Did you get the money?"

2. Once they learn how money works, children often display an instinctive conservatism.

Instant gratification aside, once they learn they can buy things they want with money - e.g., candy, toys - many children will begin hoarding every nickel they can get their hands on. How this urge is channeled can determine what kind of financial manager your child will be as an adult.

3. Seeds planted early bear fruit later.

It's important to work on your child's financial awareness early on, for once they're teenagers, they are less likely to heed your sage advice. Besides, they're busy doing other things - like spending money.

4. An allowance can be an effective teaching tool.

When your kids are young, giving them small amounts of money helps them prepare for the day when the numbers will get bigger.

5. Teenagers and college-age kids have bigger responsibilities.

Checking accounts, credit cards, and debt are as elemental to the college experience as books and keg parties. Teaching high school age children about banking and credit will make them more savvy when they leave the nest.

6. Even investing should be learned early.

High schoolers can and should be taught about the market - using real money.

***Are your kids getting ready to leave for college?
Don't forget Financial and Healthcare Powers of Attorney!
Hoyt & Bryan, LLC now offers "Kids In College" planning options.
To update your planning or for more information please call 407-977-8080.***

THE POWERFUL YEARS: THE TRUTH ABOUT WOMEN OVER 50 A workshop for women of all ages.

Presented by:

Nancy Kline: Author of *Time to Think*
Judy Perkins: Organizational Effectiveness Consultant

If you and the world regarded aging as exciting and the aging body as beautiful... what would change?

- Focus on your beauty and your influence.
- Explore untrue assumptions toward aging.
- Build incisive questions to liberate ourselves from those assumptions.
- Develop individual goals and time lines for change.

Saturday, July 21, 2007 • 9:30 am to 4:00 pm • Tickets: \$129

This workshop will be held at:

The Women's Center of Winter Park: 419 S. Interlachen Ave., Winter Park, FL
Please call 407-754-5359 or e-mail Annette@timetothink.com for tickets and more information.

Summer Newsletter: Edition 1

Hoyt & Bryan, LLC has adopted a new summer mailing and "Advisor Lunch & Learn" schedule for the summer months of June, July, August, and September.

The next newsletter you receive will be an August/September edition in the late July. Our newsletter will still contain our upcoming educational workshops, motivating articles and Hoyt & Bryan, LLC updates. Please feel free to contact us at our offices with any questions or visit www.HoytBryan.com for upcoming workshop schedules.

The "Advisor Lunch & Learn" series will resume on Tuesday, September 11, 2007 from 12:00pm—1:00p.m. in our Learning Center. Do you have a topic you are eager to share with fellow advisors? Please contact Kendra at 407-977-8080 or send speaking proposals to Kendra@HoytBryan.com.



Speaking of Women's Health Conference

Be Strong • Be Healthy • Be in Charge

Join us on
**Friday, August 24, 2007 at the
Orange County Convention Center!**

Speaking of Women's Health is a non-profit foundation, whose goal is Saving Lives Through Education. They educate women in a variety of ways, including educational conferences, television programming, newsletters, books and community outreach. In everything they do, it is their objective to provide up-to-date information from credible experts in a fun and entertaining way - so that women can better care for themselves, and for their families. This August the Speaking of Women's Health Conference is coming to Orlando, you don't want to miss it!

Please visit
www.SpeakingOfWomensHealth.com
for ticket or more information.

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

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

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



**Berry Cheesecake in
 Chocolate Crust**

A basic cheesecake becomes divine when you add a chocolate cookie crust, orange peel and your favorite berries.

- | | |
|--------------------------------------|---------------------|
| 2 cups chocolate wafer cookie crumbs | 4 eggs |
| 1/4 cup butter or margarine, melted | 1/2 cup sour cream |
| 4 packages (8 oz each) cream cheese | 2 tablespoons sugar |
| 2/3 cup sugar | 2 cups berries |
| 1/2 cup sour cream | |
| 1 tablespoon grated orange peel | |

1. Heat oven to 325°F. Mix cookie crumbs and butter. Press on bottom and slightly up side of ungreased springform pan, 9x3 inches, to seal bottom.
2. Place cream cheese, 2/3 cup sugar, 1/2 cup sour cream and the orange peel in food processor. Cover and process until smooth. Add eggs. Cover and process until well blended. Spread over crust.
3. Bake about 1 hour 20 minutes or until center is set. Cool on wire rack 15 min. Run metal spatula along side of cheesecake to loosen; remove side of pan. Refrigerate uncovered 3 hours; cover and continue refrigerating at least 4 hours.
4. Mix 1/2 cup sour cream and 2 tablespoons sugar; spread over top of cheesecake. Top with berries



HOYT & BRYAN, LLC SUMMER SCHEDULE

June

Randy will be at Navy Active Duty
 June 1—June 15, 2007

**Peggy will be at Lake Michigan
 for a family reunion.**
 June 16—June 23, 2007



Father's Day
 Sunday, June 17, 2007

July

Peggy will be in Tennessee
 July 1—July 6, 2007

Office Closed
 Wednesday, July 4, 2007



**Peggy and Randy will be at Summer Symposium
 & InKnowvision in Chicago**
 July 31—August 4, 2007

UPCOMING EDUCATIONAL WORKSHOPS

June Workshops

Truth About Medicaid Planning
 Thursday, June 21, 2007 at 9:30 a.m.

Truth About Estate Planning
 Thursday, June 14, 2007 at 9:30 a.m.
 Tuesday, June 26, 2007 at 6:00 p.m.

A Matter of Trust
 Tuesday, June 12, 2007 at 6:00 p.m.

Planning For Your Pets
 Thursday, June 28, 2007 at 6:00 p.m.

July Workshops

Truth About Medicaid Planning
 Wednesday, July 11, 2007 at 9:30 a.m.

Truth About Estate Planning
 Thursday, July 12, 2007 at 9:30 a.m.
 Tuesday, July 17, 2007 at 6:00 p.m.

Loving Without A License
 Thursday, July 26, 2007 at 6:00 p.m.