



THE LAW OFFICES OF HOYT & BRYAN FAMILY FOCUS™

March
April
2013

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN



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Estate Planning in Uncertain Times

The end of 2012 and the beginning of 2013 was an interesting time for estate planning professionals. The 2012 election left us where we started, with the House of Representatives controlled by the Republicans and the Senate and White House controlled by the Democrats. In December 2012, we knew the Bush administration tax cuts would expire as of January 1, 2013 but we did not know what the new rules would be. January 2013 brought us new tax laws but many unsettled political issues remained, namely government spending cuts.

This uncertainty left many families guessing regarding their estate planning but also highlighted a few important principles. First, the only thing we can count on in life is change! We don't always know what the future tax rates or future tax laws will be but we do know these things will change, along with many other aspects in our lives. It is important to have a plan in place that considers these changes. It is also important that any existing plan is updated on a regular basis in order to incorporate changes that occur over the years.

The recent uncertainty actually highlighted the importance of estate planning. A common misconception many people have about estate planning is you need to have a certain amount of money in order to have an estate plan. This is not true. Everyone has a plan, it is simply a question of whether it is a plan you put in place for yourself or, if you do nothing, a plan the state has created for you. Anyone who has someone or something in their life they care about needs to do planning so assets are managed and preserved appropriately. Failure to plan might lead to many unexpected and undesirable outcomes including: the payment of unnecessary estate taxes; unintentional disinheritance; and/or inheritance by an unintended beneficiary, only to name a few.

The new tax laws increased our estate tax exemption to over \$5 million dollars. With such a high exemption rate it is not uncommon for people to believe estate planning is not necessary. This also is not true. Even though the current Federal Estate Tax Exemption is \$5,250,000, indexed for inflation, there is no guarantee the law could not be changed to a lower rate by future administrations. Further, planning goals such as remarriage protection, spendthrift protection, blended family protection, and providing for loved ones with special needs, all require planning regardless of the amount of the estate tax exemption. The lesson for everyone is that...

Please visit HoytBryan.com for the full article.



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One Senior Place Workshops



Located at:
715 Douglas Ave
Altamonte Springs, FL 32714

Elder Law Workshops:

Mental Disability: Crisis or Opportunity? What You
Need To Know About Florida's New Power of
Attorney Law

Wednesday, March 27, 2013 at 9:30 a.m.

Truth and Myths about Medicaid and VA Benefits

Tuesday, April 23, 2013 at 2:00 p.m.

Estate Planning Workshops:

Estate Plans Just Don't Work! Truths You Need to
Know Now!

Wednesday, March 27, 2013 at 2:00 p.m.

Family Dynamics: Why your Crazy Family Impacts
your Estate Planning

Tuesday, April 23, 2013 at 9:30 a.m.



From now until May 31st Hoyt & Bryan, LLC will be collecting new and gently used stuffed animals at our office to donate at the Nathaniel's Hope—Make 'm Smiles Event for children and families with special needs on June 1st.

**Please visit
www.NathanielsHope.org**

UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

MARCH

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

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

The Truth About Estate Planning
Thursday, March 14, 2013 at 9:30 a.m.

Women in Transition
Tuesday, March 19, 2013 at 6:00 p.m.

APRIL

The Truth About Medicaid Planning
Wednesday, April 3, 2013 at 9:30 a.m.

Advisor Lunch & Learn
Tuesday, April 2, 2013 at 12:00 p.m.

The Truth About Estate Planning
Tuesday, April 9, 2013 at 6:00 p.m.

A Matter of Trust
Tuesday, April 16, 2013 at 6:00 p.m.

MAY

The Truth About Medicaid Planning
Wednesday, May 1, 2013 at 9:30 a.m.

Advisor Lunch & Learn
Tuesday, May 7, 2013 at 12:00 p.m.

The Truth About Estate Planning
Thursday, May 16, 2013 at 9:30 a.m.

All My Children Wear Fur Coats
Thursday, May 9, 2013 at 6:00 p.m.

Top 10 Things to Know about Elder Law
Tuesday, May 21, 2013 at 6:00 p.m.

Office Closed
Monday, May 27, 2013—Memorial Day

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.

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



Irish Cream Pie

Chocolate Pat-in-Pan Pie

3/4 cup plus 2 tablespoons all-purpose flour
 1/2 cup margarine, softened
 1/4 cup powdered sugar
 1/4 cup finely chopped pecans or walnuts
 2 tablespoons unsweetened baking cocoa

Crust Filling

1/2 cup milk
 32 large marshmallows
 1/3 cup Irish cream liqueur
 1 1/2 cups whipping cream

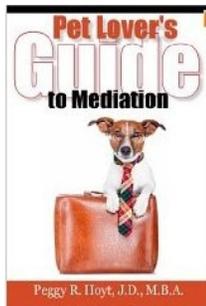
1. Heat oven to 400°F. In medium bowl, mix all crust ingredients until soft dough forms. Press firmly and evenly against bottom and side of ungreased 9-inch glass pie plate. Bake 12 to 15 minutes or until light brown. Cool completely on cooling rack, about 30 minutes.

2. In 3-quart saucepan, heat milk and marshmallows over low heat, stirring constantly, just until marshmallows are melted. Refrigerate about 20 minutes, stirring occasionally, until mixture mounds slightly when dropped from a spoon. (If mixture becomes too thick, place saucepan in bowl of warm water; stir mixture until proper consistency.) Gradually stir in liqueur.

3. In chilled medium bowl, beat whipping cream with electric mixer on high speed until stiff. Fold marshmallow mixture into whipped cream. Spread in pie crust. Cover; refrigerate until set, at least 4 hours but no longer than 48 hours. Store in refrigerator.



A new book by Peggy Hoyt!



The Pet Lover's Guide to Mediation

The Pet Lover's Guide to Mediation is a first-of-its-kind glimpse into the world of how mediation can successfully be used to resolve pet related disputes. Disputes related to pets could include pet custody (especially in a divorce or separation), landlord and tenant issues, boarding, breeding or grooming contract disagreements, pet lemon law violations, and veterinary malpractice, just to name a few.

The court system isn't designed to address the unique concerns of pets and their owners. Not all disputes can be resolved by the payment of money. When pets are involved, creativity and out-of-the-box thinking are required to craft a solution that works to the advantage of all parties – but especially the pets.

You can find The Pet Lover's Guide to Mediation 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..
 Elijah**

**Color: White
 Size: Small
 Age: Adult
 Gender: Male**

Elijah is a very a 4 year old, neutered male. He is shy & doesn't trust new people immediately, but he is a sweet boy & will be the perfect cat for someone who can give him the patience he needs to form a bond.

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