



FAMILY FOCUS™

**May
June
2010**

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.†‡

†Board Certified in Elder Law

‡Board Certified in Wills, Trusts & Estates

*Certified Legacy Advisor™

**HOYT & BRYAN, LLC
TEAM MEMBERS**

Sarah S. AuMiller, J.D.
Associate Attorney

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

Ben Hunter
Legal Intern

Adrienne Teaster
Legal Assistant

Pam Fore
Office Assistant

Brandie Copperthite
Bookkeeper

May: National Elder Law Month

Coordinating Long-Term Care and Veteran's Benefits

When planning for long-term care it is important you are aware of all of the benefits to which you or your loved ones may be entitled. Most of us know if we meet the asset and income requirements, we may qualify for Medicaid. But, ask an elderly Veteran if they are aware they may be eligible for a pension from the Veteran's Administration and they will tell you they are not eligible because they were not injured in a war or they did not serve long enough. This is a common misconception, which keeps many Veterans, and their spouses, from applying for benefits they earned by serving our country. There are now over 25 million U.S. Veterans eligible for some type of VA benefits, many of whom have no idea these pension benefits exist and their local VA office won't tell them about it.

Benefits are often available from more than one source. When the time comes for you or a loved one to receive long-term care services, it is up to you to apply for all the benefits to which you are entitled and to coordinate benefits like VA and Medicaid, to receive the maximum amount. In order to qualify for benefits, assets are often transferred. In many cases these transfers are appropriate but sometimes transfers may lead to periods of ineligibility for Medicaid purposes. Further, some portions of VA benefits may be countable as income for Medicaid, when other portions may not. It is important you understand the differences in the rules among the various benefit programs so you are able to receive your benefits when you need them. With a little professional planning, you may be able to receive benefits that make a significant difference in the amount and type of care you receive. To avoid missing out on benefits to which you or your loved ones may be entitled, we encourage you to meet with an elder law attorney to protect yourself, your future and your family.

To learn more, please join us on **May 19, 2010 at 6:00 p.m. for *Ten Things You NEED to Know About Elder Law*** or an upcoming ***Truth About Medicaid Planning*** workshop.

Please call 407-977-8080 or visit HoytBryan.com for details.

UPCOMING SPECIALTY WORKSHOPS

The Top 10 Things You NEED to Know About Elder Law

Wednesday, May 19, 2010
at 6:00 p.m.

Roth IRA Conversions

Wednesday, May 26, 2010
at 6:00 p.m.

These complimentary workshops will be held in Hoyt & Bryan, LLC Learning Center. Please call 407-977-8080 for more information or to RSVP.

Nathaniel's Hope Make 'em Smile 2010

Saturday, June 5, 2010

7:30a.m.—1:00 p.m.

Lake Eola
Downtown Orlando

Make 'em Smile is a community festival that celebrates kids with special needs and their families. Enjoy free food, entertainment, prizes, a concert, and a chance to visit exhibitors that service the special needs community.
Come visit us at our booth!



UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

MAY

Advisor Lunch & Learn
Topic: **Developments in Elder Law**
Tuesday, May 4, 2010 at 12:00 p.m.

Truth About Medicaid Planning
Wednesday, May 5, 2010 at 9:30 a.m.

Planning For Your Pets
Thursday, May 6, 2010 at 6:00 p.m.

Truth About Estate Planning
Tuesday, May 11, 2010 at 6:00 p.m.
Thursday, May 27, 2010 at 9:30 a.m.

Office Closed - Memorial Day
Monday, May 31, 2010

JUNE

Truth About Medicaid Planning
Wednesday, June 2, 2010 at 9:30 a.m.

Truth About Estate Planning
Thursday, June 10, 2010 at 9:30 a.m.
Tuesday, June 29, 2010 at 6:00 p.m.

Special People, Special Planning
Thursday, June 17, 2010 at 6:00 p.m.

12th Annual Family Cafe
June 18-20, 2010
Coronado Springs Resort
www.FamilyCafe.net

JULY

Office Closed - Independence Day
Monday, July 5, 2010

Truth About Medicaid Planning
Wednesday, July 7, 2010 at 9:30 a.m.

Truth About Estate Planning
Thursday, July 15, 2010 at 6:00 p.m.
Tuesday, July 27, 2010 at 9:30 a.m.

What To Do When Someone Dies
Thursday, July 22, 2010 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 for more information.

Spring Greens Fruit Salad

1/2 cup champagne vinegar or
white wine vinegar
1/4 cup olive or vegetable oil
2 tablespoons honey
1/2 teaspoon dried marjoram
Dash of salt



6 cups mixed baby greens
2 cups sliced strawberries
2 peaches, pitted and thinly sliced
1 cup diced Gouda cheese (4 ounces)
1/2 cup hazelnuts, toasted and coarsely chopped

1. Mix vinegar, oil, honey, marjoram and salt.
2. In large serving bowl, mix baby greens, strawberries, peaches and cheese. Add vinegar mixture; toss to coat. Sprinkle with hazelnuts.



The Estate Planning Examiner: PEGGY HOYT

TO READ PEGGY'S ARTICLES, PLEASE VISIT: WWW.EXAMINER.COM
SEARCH PEGGY HOYT AND SUBSCRIBE!



12TH ANNUAL FAMILY CAFÉ CONFERENCE JUNE 18-20, 2010 DISNEY CORONADO SPRINGS RESORT

The Family Café Annual Conference is a statewide event designed to meet the informational and networking needs of families and individuals with disabilities or special health care. The Annual Conference provides a truly unique environment where Floridians can attend educational breakout sessions relevant to their specific needs, interact with government policy makers, network with other families and learn about the wide range of services available to them. The Family Café is committed to the belief that informed individuals make better decisions for themselves, and their loved ones. The Annual Conference is their way of putting that belief into action.

Join us on Friday, June 18, 2010 from 1:30p.m. to 2:30p.m. in the Cancun Room for Peggy's presentation on "Special People, Special Planning: Creating A Safe Legal Haven for a Family with Special Needs"

Please visit www.FamilyCafe.net to register or for more information.