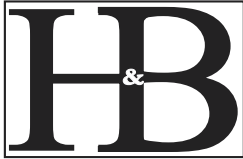




# FAMILY FOCUS™

November  
December  
2008

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. † ‡

\*Certified Legacy Advisor™

†Board Certified in Elder Law

‡Board Certified in Wills, Trusts & Estates

HOYT & BRYAN, LLC  
TEAM MEMBERS

**Patricia Mantanona**  
Settlement & Guardianship  
Paralegal  
Real Estate Paralegal

**Halie Kasprzak**  
Estate and Medicaid  
Planning Assistant

**Kendra Lane Uglietta**  
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Coordinator

**Tiffany Metz**  
Client Communications  
Coordinator

**Sarah Skidmore**  
Legal Intern

**Ben Hunter**  
Legal Intern

**Pam Fore**  
Office Assistant

**Brandie Copperthite**  
Bookkeeper

**Sandra Gfell**  
Valued Team Member  
Serving our Country in Iraq

## CHOOSING A FIDUCIARY

In the event of your death or incapacity, someone must perform important duties such as paying your bills and/or implementing your estate plan for your loved ones. This person or financial institution is called a "fiduciary." Simply stated, a "fiduciary" is a person or an institution legally responsible for the financial affairs of another. This responsibility includes being held to the highest standard of care and loyalty. In fact, if a fiduciary fails to fulfill their responsibilities, they can be subject to civil and even criminal penalties. Keep in mind, if your current estate plan does not include named individuals or organizations as the persons or helpers to implement your estate plan, then someone (or some organization) will be appointed by the probate or guardianship judge. Undoubtedly, selecting the appropriate fiduciary is one of the most important (and sometimes hardest) decisions of your estate plan.

The fiduciary you select may be a family member or close friend. However, remember this is a job, not a popularity contest! Sometimes, there is the feeling or belief there will be little or nothing to do in the event of incapacity or death. The job may be bigger than you think. In addition, there may be the perception that choosing an individual will be less expensive overall than choosing a professional or corporate fiduciary. However, the responsibility and time commitments required of your fiduciary could be a burden on your family, as well as a source of personal liability. Therefore, sometimes individuals are not best suited for the job – especially if the value of your estate is significant or there are beneficiaries who require special consideration. On the other hand, a professional fiduciary is trained to handle a variety of complex administration matters, can commit their resources on a full-time basis and have special training, as well as insurance. In addition, because they are not emotionally linked to the process, they are often able to act more rationally and efficiently on behalf of your estate. While a professional may cost a little more, you may get what you pay for.

A blend of both professional and family member fiduciaries may be best for you – a "Pro-Am Approach." The nonprofessional can ensure that the spirit of your estate plan is appropriately implemented. The professional can handle the legal, financial and investment aspects and may even be called upon to mediate in the event of a family dispute. Whether you chose a loved one, a professional, or a combination of the two, certainly it's better than leaving the selection to a stranger. You've spent considerable time building your estate – the selection of a qualified fiduciary should not be left to chance.

**For more information, join us at our next "Truth About Estate Planning" workshop or call 407-977-8080 to make an appointment.**

## NOVEMBER IS ADOPT A SENIOR PET MONTH



The American Society for the Prevention of Cruelty to Animals (ASPCA) and Petfinder.com celebrate November as Adopt-a-Senior-Pet Month. The upcoming holiday season may be an excellent time to put some balance in your life and adopt a senior pet. Senior pets can and do bond very strongly with adopters. Many seem to understand they have been given another chance at a happy life and are grateful for the opportunity to love someone and be loved in return. At animal shelters and rescue groups across the nation, there are an abundance of healthy senior pets looking for a special home to cherish them for the rest of their life.

Visit [ASPCA.com](http://ASPCA.com) for more information or to locate a shelter.

*Congratulations  
Kendra and Tony  
We wish you a wonderful  
beginning on the journey  
to a lifetime of love.  
Love,  
Your Hoyt & Bryan  
Family*

## UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

### NOVEMBER

**Truth About Medicaid Planning**  
Wednesday, November 5, 2008 at 9:30 a.m.

**Advisor Lunch & Learn**  
Tuesday, November 11, 2008 at 12:00 p.m.  
Topic: *Alzheimer's 101*  
Presented by: *Tish Sheesley*

**What to do When Someone Dies**  
Co-Hosted by: *Baldwin Fairchild*  
Thursday, November 13, 2008 at 6:00 p.m.

**Truth About Estate Planning**  
Tuesday, November 18, 2008 at 9:30 a.m.

**Office Closed - Thanksgiving**  
November 27-28, 2008

### DECEMBER

**Holiday Advisor Lunch & Learn**  
Tuesday, December 2, 2008 at 12:00 p.m.  
*Join us for special Holiday Lunch!*

**Truth About Medicaid Planning**  
Wed., December 10, 2008 at 9:30 a.m.

**Truth About Estate Planning**  
Thursday, December 11, 2008 at 6:00 p.m.

**Office Closed - Holiday Break**  
December 24, 2008 - January 2, 2009

### JANUARY

**Advisor Lunch & Learn**  
Tuesday, January 6, 2009 at 12:00 p.m.

**Truth About Medicaid Planning**  
Wed., January 7, 2009 at 9:30 a.m.

**Truth About Estate Planning**  
Tuesday, January 20, 2008 at 6:00 p.m.

**Office Closed  
Martin Luther King, Jr. Day**  
Monday, January 19, 2009

All public workshops are complimentary and are held in our Learning Center. To RSVP please call 407-977-8080 or visit [www.HoytBryan.com](http://www.HoytBryan.com) for more information.

## DEPLOYMENT UPDATES

For the latest news on  
Randy Bryan & Sandra Gfell  
please visit [www.HoytBryan.com](http://www.HoytBryan.com)

## HELP HOYT & BRYAN, LLC SUPPORT OUR TROOPS

The Team at Hoyt & Bryan, LLC will be collecting holiday donations to send to Randy, Sandra and their fellow soldiers in Iraq. Please bring all items to our office by December 15, 2008, for our second shipment.

Please call 407-977-8080 for more information.

### Suggested Items:

Holiday Cards	Sunscreen
Holiday Treats	Wet Wipes
Animal Crackers	Games
Fruit Snacks	Bug Repellent
Cookies (no chocolate)	Gum
Hand Sanitizer	Books
Toothpaste	

***THANK YOU!***



## White Chocolate Peppermint Napoleons

*Puff pastry is the easy secret to a festive chocolate and peppermint dessert!*

- 2 cups whipping (heavy) cream
- 1 package (6 ounces) white baking bars, broken into 1-inch pieces
- 1 teaspoon vanilla
- 1/4 teaspoon peppermint extract
- 1/2 package (17.3-ounce size) frozen puff pastry (1 sheet), thawed
- 3/4 cup chocolate-flavor syrup
- 6 to 8 coarsely crushed hard peppermint candies



1. In 2-quart saucepan, heat whipping cream and baking bar pieces over low heat, stirring constantly, until melted and smooth. Stir in vanilla and peppermint extract. Cool slightly. Cover and refrigerate at least 2 hours until chilled.
2. Heat oven to 400°F. Cut pastry sheet crosswise into 4 strips, then lengthwise into 3 strips to make 12 rectangles. Place on ungreased cookie sheet. Bake 12 to 15 minutes or until golden brown. Split horizontally in half while warm.
3. In small bowl, beat white chocolate mixture with electric mixer on high speed until stiff (do not over beat). Place bottom halves of pastry pieces, split sides up, on serving plates. Fill each with about 1/3 cup white chocolate mixture; add tops of pastry pieces. Drizzle with chocolate syrup. Sprinkle with candies.