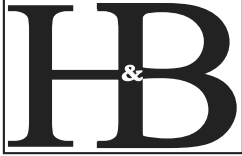




November
2007

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. † ‡

*NASD Arbitrator/Circuit Court Mediator
†Board Certified in Elder Law
‡Board Certified in Wills, Trusts & Estates

HOYT & BRYAN, LLC
TEAM MEMBERS

Patricia Mantanona
Settlement & Guardianship
Paralegal

Kendra Lane Uglietta
Client Development
Coordinator

Halie Kasprzak
Client Communications
Coordinator

Sandra Gfell
Asset Integration
Coordinator

LaKeshia Thomas
Legal Assistant

David Melvin
Administrative Assistant

Pam Fore
Office Assistant

Cindy Wright
Asset Integration Assistant

Brandie Copperthite
Bookkeeper

New Services

THE Y.E.S.! PROGRAM YOUR ENTERPRISE SUCCESS™ "WHERE YOUR SUCCESS MATTERS"

Face the facts. In business, there are no guarantees. In fact, over half of small businesses close their doors within the first five years of operation. What is it that some business owners know that others do not?

It has been our experience that it is not what you know, but what you do not know, that may place your business at a significant disadvantage. Now, more than ever, it is important to have qualified legal counsel in your corner. Y.E.S.! is a counselling based maintenance and education program which offers three levels of service: Silver (foundational), Gold (intermediate), or Platinum (Advanced) to help you achieve business success.

The Silver program is ideal for entrepreneurs who may need assistance with business start up including entity selection, tax election, entity formation as well as preparation of core business documents such as Articles of Incorporation/Organization, Regulations/Bylaws, Registered Agent Designation and Fictitious Name Registration.

The Gold and Platinum programs extend from the formation process to provide business owners with the services, maintenance and educational support that all growing businesses need. Maybe you need access to legal counsel for those quick but very important questions? Could it be that your business contracts, agreements and enterprise portfolio are in such disarray that a complete legal audit is needed? Are your business partners prepared to handle changes in ownership that may result from the unexpected termination, disability, or death of a shareholder/member? What about your assets? Are they protected or open to liability? What if you're ready to exit your business-Who do you sell to, for how much and under what terms?

Need we say more? Obtaining corporate counsel will allow you to answer these questions with certainty and ease. No more hummms...and uhhs...with a scratch to the forehead. Engage in the business you love while having the comfort of knowing that all you have worked for is properly protected and in legal compliance.

There is no time like the present to take charge of your business success. When your dream is on the line, do not second guess. Join Y.E.S.!

To learn more about The Y.E.S.! Program please join us on
Thursday, December 13, 2007 at 6:00p.m.
Please call 407-977-8080 or visit www.HoytBryan.com
to reserve your seat today!

DID YOU KNOW?

- ▶ In 2006 there were 26.8 million small businesses in the United States.
- ▶ Small businesses represent more than 99% of American companies and create 60% to 80% of new jobs in the United States.
- ▶ Small businesses employ half of the U.S. private work force and generate half of the private gross domestic product.
- ▶ Unfortunately, roughly 50% of small businesses fail within the first five years.
- ▶ According to the U.S. Department of Commerce, Bureau of the Census for businesses with employees, there were 649,700 new firms and 564,900 closures in 2006.

Join us on **December 13, 2007**
at **6:00 p.m.** to learn how to
protect your small business!

Hoyt & Bryan, LLC Supports Central Florida Toys For Tots



Sponsored by the Marine Toys for Tots Foundation, Toys for Tots helps needy children throughout the United States experience the joy of the holidays. For the second year, Hoyt & Bryan, LLC has chosen to make this our gift. Please help us bring joy to the children of Central Florida this holiday season.

If you would like to participate, please bring a new, unwrapped toy to our office beginning **November 1, 2007** through **December 14, 2007** to be included in our donation to Toys for Tots.

UPCOMING EDUCATIONAL WORKSHOPS

November Workshops

Truth About Medicaid Planning
Wednesday, November 7, 2007 at 9:30 a.m.

Truth About Estate Planning
Tuesday, November 13, 2007 at 9:30 a.m.
Thursday, November 29, 2007 at 6:00 p.m.

**Advisor Lunch & Learn:
Professional Guardian: Theresa Barton**
Tuesday, November 6, 2007 at 12:00 p.m.

**Opportunities in Estate Planning
16 hrs. CE, CPE, or CFP credits**
Thursday, November 8 and
Friday, November 9, 2007
from 9:00 a.m. - 5:00 p.m. Cost: \$250.00

Offices Closed—Thanksgiving
November 22– 23, 2007

Loving Without A License
Thursday, November 27, 2007 at 6:00 p.m.

December Workshops

Truth About Medicaid Planning
Wednesday, December 5, 2007 at 9:30 a.m.

Truth About Estate Planning
Thursday, December 11, 2007 at 9:30 a.m.

**Advisor Lunch & Learn:
Holiday Networking Lunch**
Tuesday, December 4, 2007 at 12:00 p.m.

Y.E.S. ! - Your Enterprise Success
Thursday, December 13, 2007 at 6:00 p.m.

Office Closed—Holidays
December 24, 2007—January 1, 2008

All public workshops are complimentary and are held in our Learning Center. Please call 407-977-8080 to RSVP or visit www.HoytBryan.com.

Harvest Torte

Imagine all of your favorite fall foods combined in one dish, and you have this heavenly pasta and ham-based entrée. Yum!



Butternut Squash Sauce

- 2 1/2 lb butternut squash, peeled and cut into 1-inch pieces (4 cups)
- 1 onion, coarsely chopped (1/2 cup)
- 2 cloves garlic
- 1 cup water
- 1 tablespoon butter or margarine
- 1/2 teaspoon salt
- 1/4 teaspoon ground nutmeg
- 1/8 teaspoon pepper
- 1/2 cup milk

Torte

- 12 oz angel hair pasta
- 2 cups diced cooked ham
- 1 1/2 cups shredded mozzarella
- 3/4 cup dried cranberries
- 1/2 cup sliced green onions
- 1 teaspoon fresh or dried rosemary
- 2 eggs, slightly beaten

1. In a saucepan, mix all sauce ingredients except milk. Bring to boil; reduce to low. Cover and simmer 20 minutes or until tender. Carefully spoon squash and cooking liquid into blender. Add milk. Cover and blend on medium speed until smooth.

2. Heat oven to 375°F. Grease and flour 10-inch springform pan. Cook and drain pasta as directed. Return pasta to saucepan. Add remaining torte ingredients and sauce; stir. Spoon into pan. Cover with foil.

3. Bake covered 45 to 50 minutes or until hot. Uncover; cool in pan on cooling rack 10 minutes; remove side of pan. Cut into wedges.



November 2007

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6 Advisor Lunch & Learn: Theresa Barton @ 12:00 p.m.	7 Truth About Medicaid Planning @ 9:30 a.m.	8	9	10  5th Annual Zoo Day
11	12	13 Truth About Estate Planning @ 9:30 a.m.	14	15	16	17
18	19	20	21	22 	23	24
Peggy will be in Tennessee November 19-24.			Thanksgiving—Office Closed			
25	26	27 Loving Without A License @ 6:00 p.m.	28	29 Truth About Estate Planning @ 6:00 p.m.	30	