



FAMILY FOCUS™

September
October
2008

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN, LLC



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*Certified Legacy Advisor™
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‡Board Certified in Wills, Trusts
& Estates

HOYT & BRYAN, LLC
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THE TRUTH ABOUT PRENUPTIAL AGREEMENTS

There are many misconceptions about prenuptial agreements and marital agreements. Some people think these contracts are only for the very wealthy, while others assume that engaged couples would only sign one if they planned to get divorced. To the contrary, a man or woman about to get married who signs a prenuptial agreement tells their future spouse that they are honest and open about finances and wish to plan for the future.

Despite their reputation as romance killers, prenups can be an effective way for many couples to achieve their financial and estate planning goals. In a prenup, you are open and honest with your partner about money and other matters. You don't keep any secrets, you disclose all your assets and liabilities to your partner in a net worth statement and resolution of financial matters. You also have an opportunity to grapple with lifestyle issues. When you're planning the rest of your life with another person, therefore you're supposed to share your hopes, dreams, demons and doubts. Unmet expectations are a major source of marital breakdown.

Most young people don't have assets at the beginning of the marriage, therefore the entire pot of assets acquired after marriage is potentially in dispute. Today's waitress may be tomorrow's movie star, and today's computer geek may be tomorrow's e-mogul, and such prospects should be protected. As a young person, you may be vulnerable because you are idealistic and not knowledgeable about domestic relations laws. Prenuptial agreements can give you an education. What you learn now could prevent a rude awakening later.

Prenups are critical if your parents are planning to make gifts or leave you an inheritance. They are essential if you want to protect family businesses or professional licenses or practices. They are advisable if you will be supporting your partner through professional school or leaving the workforce for child rearing. Prenuptial agreements are imperative if you have responsibilities to children from a previous marriage or to aging parents. And, they are invaluable for anyone getting married.

A prenup can help you achieve a variety of financial and estate planning goals and add an element of certainty to your plans. To be effective, the agreement's terms must be carefully drafted in compliance with applicable state law. To ensure that the agreement can withstand a challenge on grounds of undue influence, mistake or fraud, it should be prepared well in advance of the wedding day and each party should have separate legal representation.

For more information about prenuptial or postnuptial agreements, or to make an appointment please contact our office at 407-977-8080.



Saturday
October 11, 2008

8:00am - Registration
9:00am - Welcome & Walk

Lake Eola Park
Downtown Orlando

The Alzheimer's Association Memory Walk® is the nation's largest event to raise awareness and funds for Alzheimer care, support and research – and it calls on volunteers of all ages to become champions in the fight against this fatal disease. Since 1989, Memory Walk has raised more than \$230 million for this cause. By joining Memory Walk, you'll be walking with a purpose – and MOVING us ever closer to a world without Alzheimer's. The Alzheimer's Association, the leading voluntary health organization in Alzheimer care, support and research, is dedicated to finding prevention methods, treatments and an eventual cure for Alzheimer's.

To register or for more information, please visit:
<http://mworlando08.kintera.org/>

UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

SEPTEMBER

Office Closed

Monday, September 1, 2008 - Labor Day

Truth About Medicaid Planning

Wednesday, September 3, 2008 at 9:30 a.m.

Loving Without A License

Thursday, September 4, 2008 at 6:00 p.m.

Advisor Lunch & Learn

Tuesday, September 9, 2008 at 12:00 p.m.

The Myth's About Bankruptcy

Presented by: Anne-Marie L. Bowen, P.A

ID Theft presented by Dan Dowling

Thursday, September 18, 2008 at 6:00 p.m.

OCTOBER

Truth About Medicaid Planning

Wednesday, October 1, 2008 at 9:30 a.m.

Advisor Lunch & Learn

Tuesday, October 7, 2008 at 12:00 p.m.

Truth About Estate Planning

Thursday, October 9, 2008 at 6:00 p.m.

Office Closed

Mon., October 13, 2008 - Columbus Day

Special People, Special Planning

Thursday, October 23, 2008 at 6:00 p.m.

NOVEMBER

Truth About Medicaid Planning

Wed., November 5, 2008 at 9:30 a.m.

Advisor Lunch & Learn

Tues., November 11, 2008 at 12:00 p.m.

What to do When Someone Dies

Co-Hosted by: Baldwin Fairchild
Thurs., November 13, 2008 at 6:00 p.m.

Truth About Estate Planning

Thurs., November 18, 2008 at 9:30 a.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.

DEPLOYMENT UPDATES

For the latest news on
Randy Bryan & Sandra Gfell
please visit www.HoytBryan.com

HELP HOYT & BRYAN, LLC SUPPORT OUR TROOPS

The Team at Hoyt & Bryan, LLC will be collecting donations to send to Randy, Sandra and their fellow soldiers in Iraq. Please bring all items to our office by October 1, 2008, for our first shipment. Please call 407-977-8080 for more information.

Suggested Items:

Jerky (Beef, Turkey...)	Sunscreen
Drink Powder	Chap Stick
Swiffer Dusters	Wet Wipes
Cookies (no chocolate)	Games
Mixed Nuts	Bug Repellent
Trail Mix	Foot Powder

THANK YOU!

Jack-o'-Lantern Pizza

Everyone will love veggies when you make jack o'-lantern faces with the veggies on top of pizza!

- 1 pound lean ground beef
- 1 cup salsa
- 3/4 Green Giant® Niblets® frozen whole kernel corn
- 1/4 cup water
- 2 cups Original Bisquick® mix
- 1/3 cup very hot water
- 1 tablespoon vegetable oil
- 2 cups shredded Colby-Monterey Jack or Cheddar cheese (8 oz.)

Toppings: orange and green bell pepper strips, sliced ripe olives and cherry tomato wedges, if desired.

1. Move oven rack to lowest position. Heat oven to 450°F. Grease 12-inch pizza pan. Cook beef in 10-in. skillet over medium heat, stirring occasionally, until brown; drain. Stir in salsa, corn and 1/4 cup water. Heat to boiling; remove from heat.

2. Mix Bisquick, 1/3 cup hot water and the oil until soft dough forms; beat vigorously 20 strokes. Let stand 5 minutes. Press dough in pizza pan, using fingers dipped in Bisquick; pinch edge to form 1/2-inch rim. Spread beef mixture over dough. Sprinkle with cheese.

3. Bake 11 to 15 minutes or until crust is golden brown and cheese is melted. Arrange Toppings on pizza to form jack-o'-lanterns.

