



September
October
2013

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN



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Should I Own My Florida Homestead Property In My Revocable Living Trust?

A commonly asked question is, "Should I own my homestead in my trust?" Generally, the answer is, "No." This is not because of your ad valorem homestead exemption or even your Constitutional protection from the claims of creditors. It is not because we don't want you to avoid probate. Instead, it is because Florida law dictates who can receive your Florida homestead property.

Florida has very unique and strict laws regarding the distribution of your primary homestead residence after you die. Specifically, if you die owning your homestead property in your individual name and you are survived by a spouse or a minor child, Florida law dictates to whom you can leave your property. If you are survived by a spouse and no minor child, you can only leave your property to your spouse. If you are survived by both a spouse and a minor child, the spouse automatically receives a life estate and your lineal heirs (all your children) receive the remainder interest. If you violate the law by directing a different result, the law will prevent your intended distribution and substitute its statutory rule, as outlined above.

Florida homestead rules can particularly be an issue for married couples who create revocable living trusts and title their homestead to their trusts. If a husband and wife title their homestead property such that 50% is in the name of the Husband's trust and 50% is in the name of the Wife's trust – there can be an unexpected and undesirable result. If the Husband dies, survived by the spouse and no minor child, the law requires him to leave the home only to his spouse. However, unless his trust specifically directs a distribution of the homestead to the spouse (which would be the exception in our experience, not the rule), then the surviving spouse receives a life estate, and the remainder interest is . . .

To read the rest of the article, please visit www.hoytbryan.com



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One Senior Place Workshops



Located at:
715 Douglas Ave
Altamonte Springs, FL 32714

Elder Law Workshops:

The Truth about Medicaid Planning
Tuesday, September 17, 2013 at 9:30 a.m.
ABC's of Elder Law
Tuesday, October 22, 2013 at 2:00 p.m.

Estate Planning Workshops:

The Truth about Estate Planning
Tuesday, September 17, 2013 at 2:00 p.m.
Estate Plans Just Don't Work! Truths You
Need to Know Now!
Tuesday, October 22, 2013 at 9:30 a.m.



Saturday, October 26, 2013
Lake Eola Park
Downtown Orlando
Registration: 8:00 a.m. -
Walk begins: 9:00 a.m.

Our team at Hoyt & Bryan has participated in the Alzheimer's Association Walk To End Alzheimer's® for the past 11 years. If you would like to join our team and walk with us or simply make a donation, please call 407-977-8080 or visit <http://act.alz.org/goto/hoytbryan>. We would like to thank those of you who continue to support our efforts in walking for a cure.

UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

SEPTEMBER

Advisor Lunch & Learn
Tuesday, September 3, 2013 at 12:00 p.m.

The Truth About Medicaid Planning
Wednesday, September 4, 2013 at 9:30 a.m.

The Truth About Estate Planning
Thursday, September 12, 2013 at 9:30 a.m.

All My Children Wear Fur Coats
Thursday, September 19, 2013 at 6:00 p.m.

2013 Special Needs Conference
Friday, September 20, 2013

Office Closed - Labor Day
Monday, September 2, 2013

OCTOBER

Advisor Lunch & Learn
Tuesday, October 1, 2013 at 12:00 p.m.

The Truth About Medicaid Planning
Wednesday, October 2, 2013 at 9:30 a.m.

The Truth About Estate Planning
Tuesday, October 8, 2013 at 6:00 p.m.

Special People, Special Planning
Thursday, October 17, 2013 at 6:00 p.m.

Walk to End Alzheimer's
Saturday, October 26, 2012 at
Lake Eola Park 8:00a.m.

Office Closed- Columbus Day
Monday, October 14, 2013

NOVEMBER

Advisor Lunch & Learn
Tuesday, November 5, 2013 at 12:00 p.m.

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

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

Office Closed - Thanksgiving
Thursday, November 28-29, 2013

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.



Pumpkin Veggie Tray

Ingredients

- 1 large bag of baby carrots
- 1 cucumber
- 1 head of broccoli
- 1 carton of your favorite veggie dip

1. Create an outline for your pumpkin by laying some of the carrots out in an oblong circle. Once the carrot outline is to your liking, carefully fill in the circle with the rest of the carrots.
2. Remove enough of the carrots to create a cucumber-filled smile. Set the carrots you removed on top of the other carrots within your pumpkin.
3. Place halved cucumber slices in the space you created for your carrot pumpkin's smile.
4. Fill your ramekins with the veggie dip and shimmy them into place where you want the pumpkin's eyes and nose to be. Slice off the stem of the broccoli head. Place the broccoli at the top of your pumpkin.
5. Enjoy!



2013 Special Needs Conference

Friday, September 20, 2013
One Senior Place 715 Douglas Avenue,
Altamonte Springs, FL 32714
9:00a.m. to 4:00 p.m.

Join us to learn more about transition planning, the Individualized Education Program (IEP), Special Needs Trusts, Guardian Advocacy, and more!

Lunch will be provided.

Reservations are required, please call 407-977-8080 or email Tiffany@hoytbryan.com to RSVP or for more information!



Whiskers and Paws, Inc.



Lending a Helping Paw...
Abby

Size: Small
Age: Adult
Gender: Female

Abby is a 7 year old, spayed female, domestic short hair. She is active and sweet and loves attention. Abby is FeLv/FIV negative, current with all vaccines, dewormed and will be micro chipped upon adoption.

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