



FAMILY FOCUS™

**August
September
2007**

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN, LLC



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FLORIDA ENACTS UNIFORM TRUST CODE

Florida's new trust code became effective July 1, 2007. The new code contains a set of basic default rules that govern trusts when the settlor's intent is not expressed in the trust instrument. The Code is divided into 11 articles containing important provisions, including the following:

- **Virtual representation.** Certain unrepresented beneficiaries may be bound by a decision of persons with substantially identical interests with respect to a particular question or dispute, so long as there is no conflict of interest.
- **Modification and termination provisions.** The Florida Trust Code liberalizes the ability to modify or terminate a trust without disregarding the key principles of honoring the settlor's intent.
- **Spendthrift provision.** A spendthrift provision may be created by general reference to "spendthrift trust" in the trust instrument. This is one area of concern under the new code in that it may weaken asset protection as it relates to divorce and child support.
- **Charitable trusts.** The code provides a statutory structure for charitable trusts, codifying trust purpose and the common law doctrine of cy pres. It also provides the ability to enforce trusts for an animal or other trust with a valid purpose but no ascertainable beneficiary.
- **Revocable trusts.** The code recognizes revocable trusts and contains a major policy change by presuming revocability of trusts. Revocable trusts are generally viewed as a will substitute and are the most popular, modern trusts for estate planning purposes.
- **Trustee's duties and powers.** The code specifies trustee powers and duties in detail, and provides numerous procedural rules on a trust's administration.
- **Protection of beneficiaries and trustees through disclosure.** The code provides protection to beneficiaries and trustees through disclosure requirements and fiduciary principles.
- **Remedies.** The code identifies the remedies for breach of trust, describes how money damages are to be determined, and specifies potential trustee defenses.

Attention ESP Clients: Hoyt & Bryan, LLC will be reviewing and updating your trust and will documents to incorporate the new code at your next Client Update Program (C.U.P.) appointment.

To update your planning or for more information please call 407-977-8080.

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Summer Newsletter: Edition 2

Hoyt & Bryan, LLC has adopted a new summer mailing and "Advisor Lunch & Learn" schedule for the summer months of June, July, August, and September. Please feel free to contact us at our offices with any questions or visit www.HoytBryan.com for upcoming workshop schedules.

The "Advisor Lunch & Learn" series will resume on Tuesday, September 11, 2007 from 12:00pm—1:00p.m. in our Learning Center. Join us and learn more about "1031 Exchanges" from Suzanne Hastings of Bayview Financial. Seats are limited, please RSVP to Kendra at 407-977-8080 or Kendra@hoytBryan.com.

Do you have a topic you are eager to share with fellow advisors? Please contact Kendra at 407-977-8080 or send speaking proposals to Kendra@HoytBryan.com.



Speaking of Women's Health Conference

Be Strong • Be Healthy • Be in Charge

Join us on
**Friday, August 24, 2007 at the
Orange County Convention Center!**

Speaking of Women's Health is a non-profit foundation, whose goal is Saving Lives Through Education. They educate women in a variety of ways, including educational conferences, television programming, newsletters, books and community outreach. In everything they do, it is their objective to provide up-to-date information from credible experts in a fun and entertaining way – so that women can better care for themselves, and for their families. This August the Speaking of Women's Health Conference is coming to Orlando, you don't want to miss it!

Please visit
www.SpeakingOfWomensHealth.com
for ticket or more information.

**Hoyt & Bryan, LLC provides
the following legal services:**

- Estate Planning
- Elder Law
- Special Needs Planning
- Estate Administration
- Small Business Creation & Succession
- Real Estate Transactions
- Guardianships

**We are happy to
make recommendations for
other services.**

JOIN US AS WE WALK FOR A CURE



Nationally presented by
Genworth Financial

The Alzheimer's Association Memory Walk® is the nation's largest event to raise awareness and funds for Alzheimer care, support and research. Since 1989, Memory Walk has raised more than \$225 million to help those battling Alzheimer's disease.

Our team at Hoyt & Bryan has participated in the Alzheimer's Association Memory Walk for the past 7 years. We cordially invite you to join us in walking for a cure. If you would like to join our team and walk with us or simply make a donation, please contact our offices at 407-977-8080. We would like to thank those of you who continue to support our efforts in walking for a cure.

Join the walk that millions will never forget!

Saturday, October 6, 2007 at Lake Eola, Downtown Orlando
7:30 a.m. - Registration & Team Photos • 9:00 a.m. - Opening Ceremonies & Walk



Cantaloupe & Chicken Salad

Enjoy this cool salad on a warm night. The moist and tasty fruits and tangy dressing make it especially refreshing.

- 1/4 cup plain yogurt
- 1/4 cup mayonnaise or salad dressing
- 1 tablespoon fresh lemon juice
- 1 tablespoon chopped fresh chives
- 1/4 teaspoon salt
- 5 cups 1 1/2-inch pieces cantaloupe
- 2 1/2 cups cut-up chicken
- 1/2 cup chicken broth
- 1 cup red or green grapes, cut in half
- 1 medium cucumber, cut into strips

1. In a medium pan, bring 1/2 chicken broth to a simmer, cook chicken until center is no longer pink.
2. Mix yogurt and mayonnaise in large bowl. Stir in lemon juice, chives and salt.
3. Stir in remaining ingredients. Serve immediately, or refrigerate until chilled, at least 2 hours but no longer than 24 hours.



HOYT & BRYAN, LLC SUMMER SCHEDULE

August

Peggy and Randy will be at InKnowVision in Chicago
 August 1—August 4, 2007

September

Peggy will be at her Seneca Valley High School Reunion
 August 31—September 3, 2007
Office Closed—Labor Day
 Monday, September 3, 2007

UPCOMING EDUCATIONAL WORKSHOPS

August Workshops

Truth About Medicaid Planning
 Wednesday, August 8, 2007 at 9:30 a.m.

Truth About Estate Planning
 Tuesday, August 14, 2007 at 6:00 p.m.
 Thursday, August 30, 2007 at 9:30 a.m.

Exit Planning: Business Succession
 Tuesday, August 21, 2007 at 6:00 p.m.

Special People Special Planning
 Thursday, August 23, 2007 at 6:00 p.m.

Women In Transition
 Tuesday, August 28, 2007 at 6:00 p.m.

September Workshops

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

Truth About Estate Planning
 Thursday, September 13, 2007 at 6:00 p.m.
 Tuesday, September 25, 2007 at 9:30 a.m.

Planning For your Pets
 Thursday, September 18, 2007 at 6:00 p.m.

Advisor Lunch & Learn - 1031 Exchange
 Tuesday, September 11, 2007 at 12:00 p.m.