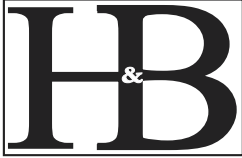




# FAMILY FOCUS™

**February  
2008**

PARTNERS IN PLANNING



FRIENDS FOR LIFE

**THE LAW OFFICES OF  
HOYT & BRYAN, LLC**



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Randy C. Bryan, J.D. † ‡

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‡Board Certified in Wills, Trusts & Estates

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**David Melvin**  
Administrative Assistant

**Pam Fore**  
Office Assistant

**Cindy Wright**  
Asset Integration Assistant

**Brandie Copperthite**  
Bookkeeper

## WHAT IF CAREGIVERS NEED CARE?

**Did  
You  
Know**

Caregivers are aging, funding cuts continue, and the agencies that administer the public entitlement system are becoming more rigid in their oversight and enforcement. These all combine to raise the bar for those who currently provide care and oversight of family members with disabilities, as well as those who will eventually step in when current family caregivers can no longer do so.

Consider these demographics:

- ▶ The number of people over age 65 will double over the next 30 years (U.S. Census Bureau, 2002). Many of these individuals are parents and other caregivers for individuals with disabilities, and some of them will require family care themselves.
- ▶ Even as the need grows, the pool of family caregivers is dwindling. In 1990 there were 10 potential caregivers for each person needing care. In 2050 the ratio will be 4:1.
- ▶ Nearly 27% of the adult population has provided care for a chronically ill, disabled or aged family member or friend in the past year.
- ▶ In 2002, approximately 2.79 million of the 4.56 million individuals with developmental disabilities in the United States were receiving residential care from family caregivers, and an estimated 25% of these caregivers were over age 60.
- ▶ Between the 1970s and the mid-1990s, the mean life expectancy for individuals with developmental disabilities increased from 59 to 66 years. It is anticipated that people with developmental disabilities, particularly those with less severe impairments, will soon have a lifespan equal to that of the general population.
- ▶ In 2000, an estimated 641,000 adults age 60 and older had been diagnosed with mental retardation and other developmental disabilities; this number will double by 2030.

Statistics provided by [www.specialneedsalliance.com](http://www.specialneedsalliance.com).

**Want to learn more about planning for a family member with disabilities?  
Join us on Thursday, February 20, 2008 at 6:00p.m. for  
"Special People, Special Planning."  
To RSVP, please call 407-977-8080 or visit HoytBryan.com  
for more information.**

## UPCOMING EDUCATIONAL WORKSHOPS

### February Workshops

**Truth About Medicaid Planning**  
Wednesday, February 6, 2008 at 9:30 a.m.

**Truth About Estate Planning**  
Tuesday, February 26, 2008 at 9:30 a.m.

**Advisor Lunch & Learn:**  
Tuesday, February 5, 2008 at 12:00 p.m.  
Presented by: Tiffany King  
"Dispel the Myths of Long Term Care Insurance"

**A Matter of Trust**  
Tuesday, February 12, 2008 at 6:00 p.m.

**Office Closed - Presidents Day**  
Monday, February 18, 2008

**Special People, Special Planning**  
Wednesday, February 20, 2008 at 6:00 p.m.

**Women In Transition**  
Thursday, February 28, 2008 at 6:00 p.m.

### March Workshops

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

**Truth About Estate Planning**  
Tuesday, March 11, 2008 at 9:30 a.m.  
Tuesday, March 18, 2008 at 6:00 p.m.

**Advisor Lunch & Learn**  
Tuesday, March 4, 2008 at 12:00 p.m.

**Loving Without A License**  
Tuesday, March 25, 2008 at 6:00 p.m.

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

## 2008 ESP ANNUAL CLIENT MEETING

*As a member of our "Estate Security Plan™" this is your opportunity to learn about recent changes in the law, changes in our firm, and changes in how to leave your legacy.*

**Saturday, February 9, 2008  
from 10:00 a.m. to 12:00 p.m.  
at Tusawilla Country Club.**

**CALL 407-977-8080 TO RSVP.**

VISIT OUR "EVENTS GALLERY" AT [HOYTBRYAN.COM](http://HOYTBRYAN.COM) TO VIEW PICTURES FROM THE 2007 ACM!

**PEGGY HOYT WAS QUOTED IN THE WALL STREET JOURNAL!**



On December 17, 2007 Peggy Hoyt was quoted in the *Wall Street Journal's* "Your Money Matters" section. The article titled "Good Boy" focused on the growing trend to include your pets in your estate plan. Please visit [HoytBryan.com](http://HoytBryan.com) and click the "Hoyt & Bryan In the News" section for a link to the WSJ article.

*Do you want to include your pets in your estate plan?  
Find out how! Join us at our next "Planning For Your Pets" workshop on May 20, 2008.*

**WWW.HOYTBRYAN.COM IS NEW AND IMPROVED!**

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## Shortbread Hearts

Treat the sweethearts in your life by gifting them with these big red edible hearts. They'll love you for it!





- |                                     |                                |
|-------------------------------------|--------------------------------|
| 1 cup butter or margarine, softened | 1/4 cup sliced almonds         |
| 3/4 cup powdered sugar              | 1/4 cup white baking chips     |
| 1 teaspoon almond extract           | 1 teaspoon shortening          |
| 1/4 teaspoon red food color         | Small candy hearts, if desired |
| 2 cups all-purpose flour            |                                |

- Heat oven to 350°F. Beat butter, powdered sugar, almond extract and food color in medium bowl with electric mixer on medium speed 2 minutes. Stir in flour and almonds.
- Divide dough in half; cover half and set aside. Place remaining half on ungreased cookie sheet; press into heart shape, about 1/4 inch thick.
- Bake 15 to 18 minutes or until edges just begin to brown. Cool on cookie sheet 25 minutes; carefully remove from cookie sheet to serving platter. Repeat with remaining dough.
- Place baking chips and shortening in microwavable bowl. Microwave uncovered on Medium-High (70%) about 1 minute 30 seconds, stirring every 30 seconds, until chips can be stirred smooth. Drizzle over shortbread. Sprinkle with candy hearts.



## February 2008

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
					Peggy and Randy will be at InKnowVision in Chicago.	
3	4	5 Advisor Lunch & Learn @ 12:00 p.m.	6 Truth About Medicaid Planning @ 9:30 a.m.	7	8	
10	11	12 A Matter of Trust @ 6:00 p.m.	13	14 Happy Valentine's Day	15	
17	18 Office Closed  Presidents Day	19	20 Special People, Special Planning @ 6:00 p.m.	21	22	23
24	25	26 Truth About Estate Planning @ 9:30 a.m.	27	28 Women In Transition @ 6:00 p.m.	29	