



**March  
April  
2010**

**PARTNERS IN PLANNING**



**FRIENDS FOR LIFE**

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



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## Breaking News: Social Security Disability

In its effort to improve and expedite the disability determination process, the Social Security Administration (SSA) has announced that it will add early-onset Alzheimer's disease to its Compassionate Allowances Initiative. The initiative identifies debilitating diseases and medical conditions that meet the SSA's disability standards for Social Security Disability Income (SSDI) or Supplemental Security Income (SSI). Inclusion in the initiative allows for faster payment of Social Security benefits to individuals with Alzheimer's disease. The Alzheimer's Association applauded Social Security Commissioner Michael Astrue and the SSA for understanding that the cognitive impairment caused by Alzheimer's disease leaves individuals unable to maintain gainful employment and deserving of an expedited disability determination.

Prior to this change in policy, individuals with early-onset Alzheimer's disease faced a myriad of challenges when applying for SSDI or SSI, including a long decision process, initial denials, and multiple appeals. Today's decision will simplify and streamline the SSDI/SSI application process and decrease the wait time for benefits, which for some has lasted as long as three years.

There are currently an estimated 5.3 million Americans with Alzheimer's disease. Although the majority of Alzheimer cases are individuals age 65 and older, a significant number of people under age 65 are also affected by this fatal disease and have few financial options other than the Social Security disability program.

In addition to Alzheimer's disease, mixed-dementia and Primary Progressive Aphasia were also added to the Compassionate Allowances Initiative under the SSA's recent decision. To determine which diseases and conditions to include, SSA held several public outreach hearings throughout the country that included testimony from medical and scientific experts, as well as those directly affected by these diseases and conditions.

The Social Security Administration's proactive efforts to "fast track" certain conditions will help to reduce the backlog of disability claims and, more importantly, ensure those claims that fall under this initiative will be decided within days instead of months or years.

*For more information about The Alzheimer's Association or  
to read the full article please visit:*

[http://www.alz.org/living\\_with\\_alzheimers\\_social\\_security\\_disability.asp](http://www.alz.org/living_with_alzheimers_social_security_disability.asp)

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## UPCOMING SPECIALTY WORKSHOP

### WHAT TO DO WHEN SOMEONE DIES

THE "BEFORE AND AFTER" OF  
LOSING A LOVED ONE

PRESENTED BY  
**HOYT & BRYAN, LLC  
& BALDWIN FAIRCHILD**

At this workshop we will review the step-by-step process you need to know before and after losing a loved one. Learn more about pre-need funeral planning, the probate and estate administration process, along with frequently asked questions.

**Wed., March 24, 2010  
at 6:00p.m.**

**Please RSVP to 407-977-8080  
or [Kendra@HoytBryan.com](mailto:Kendra@HoytBryan.com)**



From now until May 31st Hoyt & Bryan, LLC will be collecting new and gently used stuffed animals at our office to donate at the Nathaniel's Hope - Make 'm Smile Event for children and families with special needs on June 5, 2010.

**Please visit  
[www.NathanielsHope.org](http://www.NathanielsHope.org)  
for more information**

## UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

### MARCH



**Advisor Lunch & Learn  
Roth IRA Conversions**

Tuesday, March 2, 2010 at 12:00 p.m.

**Truth About Medicaid Planning**  
Wednesday, March 3, 2010 at 9:30 a.m.

**Truth About Estate Planning**

Thursday, March 18, 2010 at 9:30 a.m.  
Tuesday, March 30, 2010 at 6:00 p.m.

**What To Do When Someone Dies**  
Wednesday, March 24, 2010 at 6:00 p.m.

### APRIL



**Advisor Lunch & Learn**

Tuesday, April 6, 2010 at 12:00 p.m.

**Truth About Medicaid Planning**  
Wednesday, April 7, 2010 at 9:30 a.m.

**Truth About Estate Planning**

Tuesday, April 13, 2010 at 9:30 a.m.  
Thursday, April 22, 2010 at 6:00 p.m.

Visit [www.HoytBryan.com](http://www.HoytBryan.com) and check out our events calendar for upcoming workshops and activities!

### MAY



**Advisor Lunch & Learn**

Tuesday, May 4, 2010 at 12:00 p.m.

**Truth About Medicaid Planning**  
Wednesday, May 5, 2010 at 9:30 a.m.

**Planning For Your Pets**

Thursday, May 6, 2010 at 6:00 p.m.

**Truth About Estate Planning**

Tuesday, May 11, 2010 at 6:00 p.m.  
Thursday, May 27, 2010 at 9:30 a.m.

**Office Closed - Memorial Day**  
Monday, May 31, 2010

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



## IRISH CREAM BARS

3/4 cup all-purpose flour  
1/2 cup butter or margarine, softened  
1/4 cup powdered sugar  
2 tablespoons unsweetened baking cocoa  
3/4 cup sour cream  
1/2 cup granulated sugar  
1/3 cup Irish cream liqueur  
1 tablespoon all-purpose flour  
1 teaspoon vanilla  
1 egg  
1/2 cup whipping (heavy) cream and Chocolate sprinkles, if desired



1. Heat oven to 350°F. In medium bowl, mix 3/4 cup flour, the butter, powdered sugar and cocoa with spoon until soft dough forms. Press in ungreased square pan, 8x8x2 or 9x9x2 inches. Bake 10 minutes.

2. In medium bowl, beat remaining ingredients except whipping cream and chocolate sprinkles with wire whisk until blended. Pour over baked layer. Bake 15 to 20 minutes or until filling is set. Cool slightly; refrigerate at least 2 hours before cutting. For bars, cut into 6 rows by 4 rows.

3. In chilled small bowl, beat whipping cream with electric mixer on high speed until stiff peaks form. Spoon whipped cream into pastry bag fitted with medium writing or star tip. Pipe dollop of cream onto each bar. Top with chocolate sprinkles. Store covered in refrigerator up to 48 hours.

## NEW BOOKS BY PEGGY HOYT!



### Thank Everybody for Everything!

*Grow Your Life and Business with Gratitude*

Deborah E. Roser and Peggy R. Hoyt, J.D., M.B.A.

[www.ThankEverybodyForEverything.com](http://www.ThankEverybodyForEverything.com)

In Thank Everybody for Everything! Grow Your Life and Business with Gratitude, discover how to attract joy and prosperity through acts of kindness and expressions of gratitude. The simple act of saying “thank you” can have a dramatic effect on the recipient, but it can also change your life, because what you send out always returns to you. You have the power to control what the world sends you—to make good things happen—learn how when you thank everybody for everything!

### Gratitude Expressions

*A Five Year Journal*

Deborah E. Roser and Peggy R Hoyt, J.D., M.B.A.

[www.ThankEverybodyForEverything.com](http://www.ThankEverybodyForEverything.com)



As a companion to Thank Everybody for Everything! the authors created Gratitude Expressions, a unique journal for recording, tracking and re-visiting one's daily gratitude expressions over a five-year period. Every day when you write your gratitude expressions, you can look back on the same page and relive the blessings you experienced on the same day in the years prior. Each page also contains an inspirational quote as a gentle reminder of the value of gratitude and appreciation.

~ \$19.95 EACH OR \$34.95 FOR THE PAIR ~

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