



FAMILY FOCUS™

**November
December
2010**

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN, LLC



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HOYT & BRYAN, LLC TEAM MEMBERS

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2011 Marks the Return of the Estate Tax

As 2010 comes to an end we must say goodbye to the year of no estate tax and hello to 2011, the year it returns. Congress' failure to address the return of the estate tax in 2011, before adjourning early to campaign, and Congress' likely failure to address the issue during the lame duck session when they return leaves us in our current state. On January 1, 2011, a tax of up to 55% will be imposed on an individual's "gross estate" valued at more than \$1 million. A person's "gross estate" is the total dollar value of all property and assets in which an individual had an interest at the time of his or her death. In other words, everything a person owns, has their name on or controls.

After January 1, 2011, it is uncertain what Congress will do. As Republicans and Democrats continue to argue over the details of our tax structure, any attempt to predict where they will end up is pure speculation. The so-called "experts" may give a range of what they anticipate the future estate tax to be, but these are some of the same "experts" who said Congress would never let this happen.

The return of the estate tax and the uncertainty of how Congress will act only gives more credence to our adage that "nothing in life is certain, but change" and highlights the importance of maintaining an effective estate plan by keeping your plan current and relevant. Our firm offers the Estate Security Plan (ESP) for exactly this reason. The ESP program is an education, updating and maintenance program designed to keep your estate plan current as changes occur in your life, the law, your lawyer's experience, and your legacy. The ESP program also fosters a strong attorney-client relationship where our firm assists ESP members in creating estate plans that work. ESP benefits ensure compliance with our three step strategy: 1. Work with a counseling oriented attorney; 2. Establish and maintain a formal updating, education and maintenance program; and 3. Develop a strong relationship with a legal professional to secure assistance for your family in the event of disability or death.

For current ESP members, the return of the estate tax will be addressed at our Annual Client Meeting in February 2011. For those who are not yet ESP members and would like to learn more about the program, please feel free to contact our office for further information.

UPCOMING SPECIALTY WORKSHOPS

WHAT TO DO WHEN SOMEONE DIES

"THE BEFORE & AFTER OF
LOSING A LOVED ONE"

CO-HOSTED BY
BALDWIN FAIRCHILD

At this complimentary 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, fiduciary responsibilities, and many frequently asked questions.

Wednesday, November 18, 2009
at 6:00 p.m.

Call 407-977-8080 to RSVP!

H&B NEWS

INTRODUCING BENJAMIN R. HUNTER

Hoyt & Bryan, LLC is pleased to welcome Ben Hunter as an associate to the firm. Ben graduated from Barry Law School in May of 2010 and passed the Florida Bar Examination in July. We are pleased to have Ben as a full-time member of our estate planning team and invite you to meet him at our upcoming Open House on December 7, 2010 from 12:00 p.m. to 7:00 p.m.

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UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

NOVEMBER

Office Closed - Thanksgiving
November 25-26, 2010

Advisor Lunch & Learn
Tuesday, November 2, 2010 at 12:00 p.m.

Truth About Medicaid Planning
Wed., November 3, 2010 at 9:30 a.m.

Truth About Estate Planning
Tuesday, November 9, 2010 at 6:00 p.m.
Thursday, November 18, 2010 at 9:30 a.m.

Opportunities In Estate Planning - (For Advisors)
November 11-12, 2010
16hrs CE, CPE, CFP Credits

What To Do When Someone Dies
Tuesday, November 30, 2010 at 6:00 p.m.

Special People, Special Planning
Thursday, November 4, 2010 at 6:00 p.m.

DECEMBER

Truth About Medicaid Planning
Wednesday, December 1, 2010 at 9:30 a.m.

Advisor Lunch & Learn
5th Annual Holiday Social & Open House - (For Advisors, Clients, and Friends of the firm)
Tuesday, December 7, 2010 at 12:00 p.m.

Truth About Estate Planning
Thursday, December 9, 2010 at 6:00 p.m.

Office Closed - Holiday Break
December 24-31, 2010

JANUARY

Advisor Lunch & Learn
January 4, 2011 at 12:00 p.m.

Truth About Medicaid Planning
Wednesday, January 5, 2011 at 9:30 a.m.

Truth About Estate Planning
Tuesday, January 11, 2011 at 9:30 a.m.
Thursday, January 27, 2011 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 www.HoytBryan.com for more information.

Chocolate Covered Cherry Cookies

1/2 cup butter
1 egg
1 cup white sugar
1 1/2 teaspoons vanilla extract
1 1/2 cups flour
1/4 teaspoon salt
1/4 teaspoon baking soda
1/4 teaspoon baking powder
1/2 cup unsweetened cocoa powder
1/2 cup sweetened condensed milk
1 cup semi-sweet chocolate chips
1 (10 oz.) jar maraschino cherries



1. Preheat oven to 350 degrees.
2. Beat butter and sugar. Add egg and vanilla and beat well. Add dry ingredients and stir until smooth.
3. Roll into 1 - inch balls about the size of a walnut (larger if desired). Place on ungreased cookie sheet.
4. Drain cherries and reserve juice. Press center of each ball with thumb. Place a cherry in indentation.
5. In a saucepan, heat condensed milk and chocolate chips until chips are melted. Stir in 4 teaspoons of cherry juice. Spoon about 1 teaspoon of mixture over each cherry and spread to cover cherry.
6. Bake for 10 minutes.



 Happy Holidays! 

WE INVITE YOU AND YOUR FAMILY TO JOIN US ON
TUESDAY, DECEMBER 7, 2010 FROM 12:00 P.M. – 7:00 P.M.

AT THE LAW OFFICES OF HOYT & BRYAN, LLC
FOR OUR HOLIDAY SOCIAL OPEN HOUSE

PLEASE CALL 407-977-8080 TO RSVP OR FOR MORE
INFORMATION.