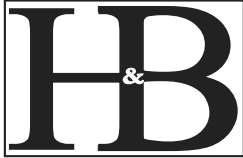




FAMILY FOCUS™

September
October
2009

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN, LLC



Peggy R. Hoyt, J.D., M.B.A.†‡

Randy C. Bryan, J.D.†‡

†Board Certified in Elder Law

‡Board Certified in Wills, Trusts & Estates

*Certified Legacy Advisor™

HOYT & BRYAN, LLC
TEAM MEMBERS

Sarah Skidmore
Associate Attorney
(pending)

Patricia Mantanona
Settlement & Guardianship
Paralegal
Real Estate Paralegal

Halie Kasprzak
Estate and Medicaid
Planning Assistant

Kendra Lane Ferreri
Client Development
Coordinator

Tiffany Metz
Client Communications
Coordinator

Ben Hunter
Legal Intern

Adrienne Teaster
Legal Assistant

Pam Fore
Office Assistant

Brandie Copperthite
Bookkeeper

DON'T LEAVE CHILDREN UNEQUAL SHARES BY MISTAKE

Siblings do not always receive equal shares of a parent's estate. Sometimes the inequality is intentional and sometimes it is accidental. Regardless of how it happens, it can cause arguments among children.

If you intend to leave your children equal shares of your estate, don't forget to consider any money or property held jointly with a child. Property in a joint account passes outside your estate. If you add a caregiver child to one of your bank accounts out of convenience, the account will pass to that child alone when you die. This is true for any property held in joint tenancy or any property in a POD (Pay On Death) account. If you don't intend for that child to receive a bigger share of your estate, you can add a provision in estate planning documents stating that any property passing through joint tenancy to a beneficiary will be treated as an advancement of that beneficiary's share.

On the other hand, you may intend to leave one child a different share of your estate than your other children. For example, you may want to reward a caregiver child or you may feel that a child with a disability needs a larger share. If you do decide to favor one child over another, you should consider explaining your reasoning to your children to help them understand your decision. You also need to make it clear that it is your decision and not the influence of the favored child.

To learn more about estate planning, join us at one of our upcoming, complimentary "Truth About Estate Planning" workshops. To review or update your current estate plan, please call 407-977-8080 to schedule an appointment.

INTRODUCING SARAH SKIDMORE

Hoyt & Bryan, LLC is pleased to welcome Sarah Skidmore as an associate to the firm. Sarah graduated from FAMU Law School in May of 2009 and took her bar examination in July. While awaiting her bar exam results, Sarah will be working closely with Peggy and Randy. We are pleased to have Sarah as a full-time member of our estate planning team and invite you to meet her at our upcoming Open House on September 11, 2009 from 3:00 p.m. to 7:00 p.m.

NEW "CALCULATOR" HELPS MEDICARE PART D ENROLLEES TO AVOID THE DOUGHNUT HOLE

AARP recently released a new online interactive tool, available at AARP.org/doughnuthole to help Part D enrollees reduce their medication costs by identifying less costly generic or therapeutically similar alternatives.

10TH ANNIVERSARY OPEN HOUSE

Friday, September 11, 2009

3:00 pm - 7:00 pm

The team at Hoyt & Bryan, LLC cordially invites you and your family to our office to celebrate ten years of being your "Partners in Planning, Friends for Life!"

Please call 407-977-8080 to RSVP or for more information.

facebook

Facebook.com/HoytBryan

Blogger

PeggyRHoyt.blogspot.com

twitter

Twitter.com/PeggyRHoyt

UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

SEPTEMBER

Advisor Lunch & Learn

Presented by: Ellen O'Toole

Tuesday, September 1, 2009 at 12:00 p.m.

Truth About Medicaid Planning

Wed., September 2, 2009 at 9:30 a.m.

Truth About Estate Planning

Thursday, September 10, 2009 at 6:00 p.m.

Tuesday, September 29, 2009 at 9:30 a.m.

Women In Transition

Thursday, September 17, 2009 at 6:00 p.m.

OCTOBER

Planning For Your Pets

Thursday, October 1, 2009 at 6:00 p.m.

Advisor Lunch & Learn

Tuesday, October 6, 2009 at 12:00 p.m.

Truth About Medicaid Planning

Wednesday, October 7, 2009 at 9:30 a.m.

A Matter of Trust

Thursday, October 22, 2009 at 6:00 p.m.

Truth About Estate Planning

Tuesday, October 27, 2009 at 9:30 a.m.

NOVEMBER

Advisor Lunch & Learn

Tuesday, November 3, 2009 at 12:00 p.m.

Truth About Medicaid Planning

Wed., November 4, 2009 at 9:30 a.m.

Truth About Estate Planning

Thursday, November 12, 2009 at 6:00 p.m.

What To Do When Someone Dies

Wed., November 18, 2009 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.

Vegetarian Italian Pasta Skillet



- 1 1/3 cups frozen sausage-style soy-protein crumbles
- 1 cup sliced fresh mushrooms
- 1/2 cup coarsely chopped onion
- 1 can (18.5 oz) Light Italian-style vegetable soup
- 3/4 cup uncooked bow-tie
- 2 cups fresh baby spinach leaves
- 1/4 cup shredded mozzarella or Parmesan cheese

1. In 12-inch nonstick skillet, cook soy crumbles, mushrooms and onion over medium-high heat 4 to 6 minutes, stirring frequently, until crumbles are hot and vegetables are tender.

2. Stir in soup. Cover; heat to boiling. Stir in pasta; reduce heat to medium-low. Cover; simmer 10 minutes.

3. Add spinach; cook uncovered 3 to 5 minutes, stirring occasionally, until spinach is hot and just begins to wilt. Sprinkle with cheese.



Saturday, October 3, 2009
Lake Eola Park
Downtown Orlando

Registration: 8:00 a.m. ~ Walk begins: 9:00 a.m.

The Alzheimer's Association Memory Walk® is the nation's largest event to raise awareness and funds for Alzheimer care, support and research – and it calls on volunteers of all ages to become champions in the fight against this fatal disease. Since 1989, Memory Walk has raised more than \$230 million for our cause. By joining Memory Walk, you'll be walking with a purpose – and MOVING us ever closer to a world without Alzheimer's.

Our team at Hoyt & Bryan has participated in the Alzheimer's Association Memory Walk® for the past 9 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://mworlando09.kintera.org>. We would like to thank those of you who continue to support our efforts in walking for a cure.

To Sign -Up or Donate, please visit:

MWOrlando09.Kintera.org