

# Newsletter

Oregon Estate Planning  
and Administration  
Section Newsletter  
Volume XIV, No. 4  
October 1997



Published by the  
Estate Planning  
and Administration  
Section of the  
Oregon State Bar

---

## Annual Report to Members: Estate Planning and Administration Section

### **E**xecutive Committee

The Executive Committee met six times during the 1996-97 fiscal year in various locations throughout the state. Activities of the Section were carried out by the Section's subcommittees.

### **Continuing Legal Education Subcommittee (Cinda Conroyd and Richard Pagnano, Co-Chairs)**

The CLE subcommittee presented three seminars in the past year. At the 1996 annual meeting, the Section presented a program entitled "Trust Problems and Litigation." In November 1996, the Section and Bar co-sponsored two half-day programs, "Guardianship/Conservatorship Issues" and "Advising Fiduciaries." In June 1997, the Section and Bar co-sponsored "Tax Basis Issues in Estate Planning." All of the programs were very well attended by the members with consistently high ratings of both the programs and the speakers. The subcommittee is planning a current legislation CLE for the 1997 annual meeting and a program on the taxable estate in November.

### **Legislative Subcommittee (Ron Bailey and Bernie Vail, Co-Chairs)**

The legislative subcommittee worked on the passage of Section-sponsored bills during the 1997 legislative session. Those bills included SB 256 (revising rules on in terrorem clauses in wills and trusts) and SB 255 (amending rules on guardianships and conservatorships). The subcommittee also reviewed and commented on numerous other bills relevant to the section that were introduced during the 1997 legislative session.

### **Newsletter Subcommittee (Steve Moulton, Chair)**

The Section newsletter is published four times annually. Susan Gary serves as Editor-in-Chief and is assisted by a six-person editorial board. The newsletter is designed to keep Section members aware of current issues and developments in estate planning and administration.

---

### *In This Issue*

- 1 **Annual Report to Members: Estate Planning and Administration Section**
- 2 **1997 Legislation**
- 3 **Estate Planning Changes in the Taxpayer Relief Act of 1997**
- 5 **Coming Soon: A Doctor's Perspective on the Advance Directive**
- 6 **Making a Difference**
- 6 **Probate Mediation in Marion County**
- 6 **Volunteers Sought for New Elder Law Section**
- 8 **Calendar of Seminars and Events**

### **Trust Subcommittee (Chris Brown and Jeffrey Thede, Co-Chairs)**

The trust subcommittee is currently reviewing rules of construction of wills that should be applied to trusts and other nonprobate transfers at death. The subcommittee plans to have proposed legislation drafted for the next legislative session.

### **Elder Law Subcommittee (Cinda Conroyd and Wes Fitzwater, Co-Chairs)**

The elder law subcommittee has the initial task to review and comment upon legislation and to advise the executive committee on elder law issues.

### **Loss Prevention Subcommittee (James Berrien, Chair)**

The loss prevention subcommittee assists the PLF in identifying practice areas of concern. The subcommittee has updated a probate check list and is reviewing procedures in restricting assets in estates and conservatorships.

### **Client Security Fund Subcommittee (Rita Batz Cobb, Chair)**

The Board of Governors has requested that the Section participate in a review of the issues concerning attorneys serving as fiduciaries.

### **Advance Directive Subcommittee (Wes Fitzwater, Chair)**

The Section has sponsored the production of an educational video that will be available for sale in January 1998. The video is for clients and features a doctor discussing the medical issues associated with the withdrawal of life support.

Respectfully submitted,

Estate Planning and Administration Executive Committee:

*Rita Batz Cobb, Chair*  
*Donald Denman, Past Chair*  
*Chris Brown, Chair Elect*  
*David Seulean, Treasurer*  
*Wes Fitzwater, Secretary*  
*James Berrien, Member*  
*Cinda Conroyd, Member*  
*Craig Heath, Member*  
*James Foster, Member*  
*Richard Kilbride, Member*

*Steven Moulton, Member*  
*Jeffrey Thede, Member*  
*Bernie Vail, Member*  
*Lawrence Rerv, BOG Liaison*  
*Sidney Galton, BOG Liaison*  
*Keir Karson, Staff Liaison*

## **1997 Legislation**

**D**uring the 1997 legislative session, the Oregon legislature enacted a number of bills of significance to estate planners. Following are brief descriptions of the bills that have been signed into law.

**SB 206** Provides that a creditor of an intestate decedent may not file a small estate affidavit unless the creditor receives written authorization from the Director of the Division of State Lands.

**SB 255** Provides that guardianship and conservatorship proceedings commenced before January 1, 1996, are subject to provisions of ORS chapter 125. Sets forth which notices need to be provided in fiduciary proceedings and provides a form of guardian's report in ORS 125.325. Amends ORS 125.520 by modifying the list of priorities for distribution of funds in a conservatorship.

**SB 256** Provides that in *terrorem* clauses in wills and trusts are valid and enforceable but that such clauses will not be enforced if the devisee or beneficiary contesting the will or trust has probable cause to believe that the will or trust is a forgery or has been revoked, or if the contest is brought by a fiduciary acting on behalf of a protected person.

**SB 311** Provides that a person who has elected to defer homestead property taxes under the senior citizen homestead rules can elect to defer taxes retroactively for subsequent years in which the person neglected to file a timely claim for deferral.

**SB 413** Adds a new section prohibiting acceptance of anything of value in exchange for the preparation of a trust unless the preparer is an attorney representing a client in the normal course of business or a trust company or financial institution as defined in ORS chapter 706. This section does not apply to resulting trusts, constructive trusts, business trusts, investment trusts, voting trusts, security instruments, trusts created by courts, liquidation

## **1998 Section Officers**

**Chair** - Christine P. Brown

**Chair-Elect** - David P.A. Seulean

**Past Chair** - Rita Batz Cobb

**Treasurer** - Wesley D. Fitzwater

**Secretary** - Craig C. Heath

**Members at Large** - Ron D. Bailey, James D. Berrien, Cinda M. Conroyd, James R. Foster, Richard R. Kilbride, Steven W. Moulton, Jeffrey C. Thede, Bernard F. Vail

**Board Liaison** - Sidney Galton, Lawrence Rev

**Staff Liaison** - Keir Karson

trusts, employee benefit trusts, escrow trusts, or trusts created by deposits in a financial institution. The act ties trusts to consumer protection laws by amending ORS 646.608 to include violation of this new section as an unlawful trade or business practice.

**SB 473** Amends ORS 14.515 to allow a person named as personal representative in decedent's will to file a small estate affidavit.

**SB 811** Amends the Oregon Limited Liability Company Act to take advantage of new IRS entity classification rules and to clarify the treatment of LLCs for unemployment tax purposes.

**SB 835** Amends ORS 105.630, stating that the surviving tenant of a joint tenancy or tenancy by the entirety may disclaim a present interest by delivering the disclaimer within nine months after the death that caused the interest to vest. Also amends ORS 105.632 to provide that disclaiming a present interest in a joint tenancy or tenancy by the entirety is treated as if the disclaimant had died on the date of death of the person whose death caused the interest to vest.

**SB 1034** Removes the prohibition in ORS 128.102 on a provision in a trust agreement that absolves a trustee of liability to the trust estate or to beneficiaries for breach of fiduciary duty or for any tort for which the trustee is personally at fault.

**SB 1106** Requires that a lieu for long-term care be recorded in each county in which the real property subject to the lien is located, rather than in the county in which the individual who received the care resides. Provides that the lien cannot continue more than ten years. Changes the notice requirements.

**HB 2027** Amends ORS 652.190, increasing the amount of wages payable on an employee's death to the employee's surviving spouse or dependent children from \$3,000 to \$10,000. Defines wages as compensation based on time worked or output of production, or remuneration payable to an individual for personal services.

**HB 3207** Permits an individual to direct the disposition of the individual's remains or to delegate the authority to make such decisions using a form in amended ORS 97.130. Expands the list of persons who may direct the disposition of an individual's remains to include the personal representative, the person nominated as personal representative, and a public health officer. Modifies ORS 97.952 with respect to anatomical gifts, permitting an individual to delegate the authority to make an anatomical gift, and expanding the list of persons who may make an anatomical gift of an individual's remains. Provides that an anatomical gift not revoked before death cannot be revised or canceled by others after death.

## Estate Planning Changes in the Taxpayer Relief Act of 1997

**T**he Taxpayer Relief Act of 1997 ("Act") is now final, and the Act contains a number of provisions that will affect estate planning practice. This article summarizes the provisions that will most significantly affect estate planning practitioners and provides suggestions for implementing these provisions in clients' estate plans.

### Increase in Unified Credit

The current unified credit of \$192,800 exempts the first \$600,000 of property transfers during life and at death. With respect to decedents dying and gifts made after December 31, 1997, the Act provides for periodic increases in the unified credit, until the applicable exclusion amount reaches \$1 million in 2006. The table below shows the increase for each year.

Year	Applicable Exclusion Amount
1998	\$625,000
1999	\$650,000
2000	\$675,000
2001	\$675,000
2002	\$700,000
2003	\$700,000
2004	\$850,000
2005	\$950,000
2006	\$1,000,000

**Practice Tip:** The increases described above will permit individuals to transfer more property, either during their lives or at death, without incurring gift or estate tax liability, resulting in a potential tax savings of \$153,000 in or after 2006 for an estate in excess of \$1 million. Practitioners need to be aware, however, that the 5 percent surcharge on estates between \$10,000,000 and \$21,040,000 has been extended under the Act to provide a recapture of the new increased unified credit amount. As a result, very large estates (i.e. those exceeding \$24,100,000) will not benefit from the exemption increase.

**Practice Tip:** In drafting trust instruments or wills to provide for credit shelter trusts, most practitioners use a formula to ensure that such trusts are funded with the maximum applicable exclusion amount. Alternatively, some practitioners may specifically designate a \$600,000 amount. This risky drafting method should not be used, especially now that the applicable exclusion amount will change almost annually. Furthermore, practitioners should review their clients' documents to ensure that any references to a specific dollar amount are eliminated.

As discussed below, the Act provides for annual indexing for inflation with respect to certain estate and gift tax provisions. However, the unified credit amount will not be adjusted for inflation.

### Family-Owned Business Exclusion

The Act creates new IRC Section 2033A, which excludes from a decedent's gross estate a certain amount of the value of a qualified family-owned business interest if that interest is left to "qualified heirs." The excluded amount is equal to the difference between \$1.3 million and the amount exempted by use of the decedent's unified credit or the "adjusted value" of the qualified family-owned business, whichever is less. Qualified heirs include (1) individuals who have been actively employed by the business for at least ten years before the date of the decedent's death and (2) the decedent's family members. Family members include the decedent's spouse, parents, grandparents, and the following persons and their spouses and ancestors: children, stepchildren, siblings, nieces, and nephews.

To qualify for the family-owned business exclusion, (1) the decedent must be a resident or citizen of the United States at the time of death, (2) the family-owned business interest must comprise more than half of the estate, (3) the business must fall within the definition of "qualified family-owned business interest," and (4) the executor must elect the exclusion and file an agreement signed by each person with an interest in the electing business. A business is "a qualified family-owned business interest" if it is (1) a proprietor's interest in a proprietorship or (2) an interest in an entity owned at least half by the decedent and his or her family, at least 70 percent by two families, or at least 90 percent by three families.

The family-owned business exclusion is subject to several important limitations, such as the exclusion of any interest in a trade or business with a principal place of business outside the United States, interests in publicly traded companies, interests in certain companies subject to personal holding company tax, and interests in businesses attributable to an excessive proportion of mar-

ketable securities or certain assets that generate passive income. Additional tax will be imposed if certain triggering events occur within ten years after the decedent's death. Among other things, those events include an heir's failure to materially participate in the business and prohibited transfers.

**Practice Tip:** The family-owned business exclusion expands the amount of a decedent's assets that can be excluded from his or her gross estate. Although the rules are somewhat technical, they may accommodate many existing family business arrangements, and, with careful planning, many clients' existing business and personal holdings may be restructured to take full advantage of this important exclusion. Practitioners are advised to become thoroughly familiar with these provisions to ensure they are correctly applied.

### Charitable Remainder Trusts

To the surprise of many practitioners and charities, Congress included a provision in the Act that requires the value of the charity's remainder interest in any transfer to a charitable remainder trust to be at least 10 percent of the value of the property on the date it was transferred. The effect of this provision is to prevent the use of charitable remainder trusts for persons younger than 35. In addition, the Act limits the maximum payout rate from a charitable remainder trust to 50 percent for transfers in trust after June 18, 1997.

### Estate Tax Reduction for Land Subject to Conservation Easement

Up to 40 percent of the value of land subject to a qualified conservation easement granted to a qualified charity can now be excluded from a decedent's gross estate. A maximum of \$100,000 may be excluded in 1998, and this amount will increase by \$100,000 each year until 2002. In 2002 and thereafter, the maximum excludable amount will be \$500,000. To qualify, land must be located in or within 25 miles of a metropolitan area, a national park, a wilderness area, or an urban national forest. In addition, the land must have been owned by the decedent or a member of the decedent's family at all times during the three-year period immediately preceding the decedent's death. A qualified conservation easement is an easement granted to a qualified charity that restricts development rights to preserve habitat, open space, or recreational uses.

This exclusion does not apply to debt-financed property, which is defined in terms much like those contained in the unrelated business income tax rules. In addition, it does not apply to the value of any development right retained by the donor.

## Questions, Comments, or Suggestions About This Newsletter?

**Contact: Susan N. Gary**

**1221 University of Oregon School of Law**

**Eugene, OR 97403-1221**

**(541) 346-3856**

**E-mail: [sgary@law.uoregon.edu](mailto:sgary@law.uoregon.edu)**

## Annual Indexing for Inflation

Effective for gifts made and decedents dying after December 31, 1997, the Act provides for annual indexing for inflation of (1) the \$10,000 annual gift exclusion, (2) the \$750,000 ceiling on special use valuation, (3) the \$1 million exemption for generation-skipping transfer tax, and (4) the \$1 million ceiling on the value of a closely held business qualifying for the low interest rate on installment payments. As mentioned above, the Act does not provide for annual indexing for inflation with respect to the unified credit.

## Installment Payments of Estate Tax Derived from Closely Held Businesses

Currently, IRC Section 6166 permits estate tax attributable to a closely held business to be deferred and paid in installments. The Act reduces the interest rate imposed on the deferred tax in excess of \$1 million to 45 percent of the rate applicable to underpayments of tax. The interest rate for the first \$1 million of value is fixed at 2 percent. However, interest paid will no longer be deductible.

## Uniformity of Rules Governing Trusts and Estates

Several changes will eliminate some of the differences between the rules governing the taxation of trusts and the taxation of estates. These changes include the following:

- a. The separate share rule, which formerly applied only to trusts, will now also apply to estates.
- b. An estate and its beneficiaries are now treated as related persons, except with respect to a sale or exchange in furtherance of a pecuniary bequest.
- c. Upon the executor's election, distributions made during the first 65 days of the estate's taxable year can be treated as having been made during the previous tax year.

## Income Tax Provisions That May Affect Estate Planning

Certain provisions of the Act relating to income taxation of individuals may significantly affect estate planning. Among these provisions are the capital gains exemption of up to \$500,000 from the sale of a taxpayer's principal residence and the repeal of excess distribution tax and excess accumulation tax.

Under the new law, a married couple may now exempt up to \$500,000 (\$250,000 for an unmarried individual) of gain derived from the sale of their principal residence. This provision completely replaces the former rollover exemption contained in IRC Section 1034(d) and the former one-time exclusion of gain for persons over age 55,

formerly contained in IRC Section 121. To qualify for the exemption, the taxpayers must have lived in the home as their principal residence during at least two of the five years preceding the transfer. The exclusion applies to transfers made on or after May 7, 1997. Transfers made before that date will continue to be governed by the prior rules.

Before the Act, IRC Section 4980A imposed a 15 percent penalty on excess distributions from and on excess accumulations in retirement accounts. The Act repeals Section 4980A.

These changes will remove many of the reasons that previously existed for avoiding excessive accumulations in value in a taxpayer's principal residence and retirement accounts. Under the prior rules, older taxpayers may have chosen to retain their residences to pass at death, to avoid taxation on gain in excess of \$125,000, or to pay substantial tax on such gain. Now many individuals will receive the full benefit of the appreciation in value of their residences, and they may move into smaller, less expensive residences and reinvest their gains without penalty. Similarly, while it may have been wise to avoid accumulations in retirement accounts and to accelerate distributions, retirement accounts are now a much more useful planning device.

This article highlights several of the significant changes in tax law effected by the Taxpayer Relief Act of 1997. The Act contains a number of additional provisions that also may affect planning decisions, including provisions relating to the income taxation of trusts and estates. Practitioners are encouraged to become familiar with all of the Act's provisions.

*Erik S. Schimmelbusch*

### **Coming Soon - A Doctor's Perspective on the Advance Directive and Withdrawal of Life Support - A Video for Your Clients**

What happens to the patient when a ventilator is disconnected or tube feeding is withdrawn? What does "Advanced Progressive Illness" mean? How many times have you said to your clients, "If you have questions about the advance directive, ask your doctor?"

The Estate Planning Section is proud to offer a video for your office that will assist your clients when making end of life decisions. On the videotape, Dr. Susan Tolle, M.D., one of Oregon's leading experts on the withdrawal of life support, discusses these very important decisions and explains medical terminology associated with these issues. Dr. Tolle also describes the symptoms and symptom management associated with the withdrawal of life support. This video will be an invaluable tool for every estate planning and elder law lawyer. The video will be available from the Bar in January 1998.

---

## Making a Difference

**A**s people age, they often have questions about wills, trusts, powers of attorney and probate. Volunteer lawyers offer them access to legal information and assistance on these and other common civil issues through pro bono projects designed specifically for elderly clients. The attorneys provide the advice and representation that the clients need to help preserve their dignity and independence.

The pro bono projects benefit lawyers as well as clients. For example, in Multnomah County's Senior Law Project, a client who is not financially eligible for continued free services may retain the attorney to draft a will or do other work. Some programs sponsor Elder Law Discussion Groups. Others have staff available to consult with volunteers on specialized issues, such as Medicaid eligibility.

These projects need your assistance to respond to the growing elderly population. Please call one of the programs listed below and make the time to make a difference in the lives of older Oregonians.

Multnomah County  
Senior Law Project, MBA Volunteer Lawyers  
Project at Multnomah County Legal Aid Service  
(503) 224-4086 or 224-4094

Washington County  
Senior Law Project,  
Washington County Lawyers Project  
Oregon Legal Services  
(503) 648-7163

Lane County  
Lane County Senior Law Service, Lane Law &  
Advocacy Center  
(503) 342-6056 Ext. 131

Marion & Polk Counties  
Marion Polk Legal Aid Service Volunteer Lawyers  
Project  
(503) 581-5265

Elsewhere in Oregon  
Oregon Legal Services Regional Offices

---

## Probate Mediation in Marion County

**I**n March 1996, Marion County started a probate mediation program. Megan Hassen, the Alternative Dispute Resolution Coordinator for Marion County, developed the program, with input from me as the probate judge. The process has now been incorporated into Marion County's Supplemental Local Rules.

### The Program

The program has two mediation panels: one to mediate disputes regarding guardianships and adoptions (the "people issues panel") and one to mediate disputes regarding estates, conservatorships, and trusts (the "financial issues panel"). To qualify as a court-approved mediator, a person must

- submit an application to the court,
- meet the administrative rule requirements for mediators for court-annexed mediation,
- receive approval by the presiding judge, and
- complete the required legal education seminar.

The panels consist of lawyers, counselors, and social workers, many of whom are also on the panel for domestic relations custody mediation.

---

## Volunteers Sought for New Elder Law Section

The Board of Governors of the Oregon State Bar has been asked to approve a new Elder Law Section. If you would like to participate in the Section's activities, please contact the following individuals:

Agency/professional relations:

Donna Meyer (503) 236-5152

CLE programs:

Heather Gilmore (503) 378-7813

Legislation:

Lisa Bertalan (541) 382-4331

Pro bono/access:

Penny Davis (503) 224-4094

Newsletter:

Michael Levelle (503) 227-1111

Computers:

Margaret Madison Phelan (503) 243-7810

For more information, contact Section chair Valerie Vollmar at (503) 370-6079.

Before the program officially started, I conducted a seminar for each panel. Many prospective mediators were not lawyers, so the seminars included some very basic information about the laws governing the applicable areas. The seminars also addressed likely disputes that arise and possible options for resolving disputes. These seminars were videotaped, and viewing the appropriate tape is a prerequisite for being added to either panel. MCLE credit is available for viewing the tapes.

My process in handling disputes is to hold a status conference before any hearing is set. The parties settle many disputes at this stage. When the parties cannot reach settlement at one or more status conferences, I explain the mediation program and urge people to consider it. When I feel it is appropriate, I give each party an information sheet about mediation and a request for mediation form. If both parties wish to mediate, the case is assigned to a mediator.

The rules give me discretion to assign a matter to mediation on the motion of one party or my own motion. Given the participatory nature of mediation, I am reluctant to assign a case to mediation without agreement of all parties. In a rare case I believe to be suitable, I might assign the case to mediation without full agreement.

Parties who agree to mediate first select a mediator, either anyone they can agree on or someone from the appropriate mediation panel. If the parties cannot agree on a mediator, I will select one from the panel after considering the parties' objections and preferences. The mediator schedules the time and place of the mediation session. The mediator must conduct the mediation in Marion County unless the parties agree otherwise before the first mediation session. More than one session can be set, if the parties and the mediator agree.

Normally, mediation should conclude within 90 days from the order appointing the mediator. I will extend this period to help the parties complete mediation if they request.

Following a settlement, a stipulated order is prepared. A lawyer prepares the order, if a lawyer represents either party. If neither party is represented by a lawyer, the mediator submits an outline of the agreement to the court and I prepare the order.

The parties split the mediator fee of \$100 per hour, unless they agree otherwise. Each side pays half of the \$500 deposit directly to the mediator within two weeks of the appointment of the mediator. The mediator refunds to the parties any unused deposit after the mediation concludes.

## The Track Record

The program sounds great on paper. Nineteen mediators have signed up for the panels, eager to help resolve disputes. Much to my chagrin, parties have used the program in only one case and then unsuccessfully. One other mediation was attempted shortly before the program began, and settlement also was not reached in that case. These failures do not statistically represent the usual level of success of mediation.

I cannot explain why the program has not been used. My guess is that the reasons are fourfold: (1) Many disputes are resolved at status or settlement conference; (2) the cost may be an impediment; (3) sometimes parties are so entrenched in their positions when they get to court that mediation is not a viable option; and (4) many attorneys who practice in the probate area are not yet comfortable with mediation. It is quite possible that I fail to push mediation as much as I could or should.

## Future Hope

I continue to hope and expect that mediation will gain popularity in the probate area. Mediation is ideally suited to probate and protective proceedings because so many of the disputes are among family members. Dispute resolution through mediation rather than hearing is far preferable because the chances for repairing the family relationships are better. Mediation in protective proceedings could help avoid future objections by gaining the support of all family members for the protective proceeding.

In violation of the classic rules on writing, I will make my most important point last. **In my opinion, the best use of mediation may be before any objection or lawsuit is filed.** At this point, the parties are not as entrenched in their positions as when the court is involved. Also, they have not yet "invested" legal fees for pleadings.

The word is out: Mediate your probate disputes, the sooner in the process, the better.

*Jennifer Bellinger Toda  
Circuit Court Judge pro tem  
Marion County Probate*

# CALENDAR OF SEMINARS AND EVENTS

- October 15, 1997 (Sponsored by National Law Foundation) **1997 Taxpayer Relief Act and Other Important Estates, Gifts and Trusts Developments**, Marriott Marquis Hotel, New York New York. Telephone (302) 656-475
- October 16, 1997 (Sponsored by National Law Foundation) **Sophisticated Estate Planning & Drafting Techniques**, Marriott Marquis Hotel, New York New York. Telephone (302) 656-4757.
- October 23-25, 1997 (Sponsored by The Southern California Tax & Estate Planning Forum) **The 17th Annual Southern California Tax & Estate Planning Forum & Workshops**, Le Meridien San Diego at Coronado, San Diego, California. Telephone (800) 332-3755
- October 24, 1997 (Sponsored by CLE, University of Southern California) **23rd Annual Probate and Trust Conference**, Westin Bonaventure Hotel, Los Angeles, California. Telephone (213) 740-2582.
- October 24, 1997 (Sponsored by Professional Education Systems, Inc.) **Tax Planning & Compliance for Tax-Exempt Organizations**. Telephone (800) 843-7763.
- October 26-31, 1997 (Sponsored by Chaminade University Tax Foundation and the Chaminade University of Honolulu) **34th Annual Hawaii Tax Institute**, Hawaiian Regent Hotel, Waikiki, Hawaii. Telephone (808) 946-2966.
- November 5, 12, and 19, 1997 (Sponsored by ABA-CLE) **The Impact of the 1997 Tax Act on Estate Planning, Administration and Drafting**. November 5 - Los Angeles, California; November 12 - Chicago, Illinois; November 19 - Atlanta, Georgia. Telephone (800) 285-2221.
- November 6-7, 1997 (Sponsored by Washington State Bar, Seattle Estate Planning Council) **42nd Annual Estate Planning Seminar**, Washington State Convention & Trade Center, Seattle, Washington. Telephone (206) 727-8200.
- November 13, 1997 (Sponsored by ABA-CLE) **Effective Estate Planning**. Live from New York, New York, via satellite. For viewing locations, telephone (800) 285-2221 or (312) 988-5522.
- November 17-21, 1997 (Sponsored by ALI-ABA) **Planning Techniques for Large Estates**, Ritz Carlton, San Francisco, California. Telephone (800) CLE-NEWS.
- December 9, 1997 (Sponsored by ABA-CLE) **Strategic Estate Planning for the Family Business Owner**. Live from New York, New York, via satellite. For viewing locations, telephone (800) 285-2221 or (312) 988-5522.
- January 5-9, 1998 (Sponsored by University of Miami School of Law) **Thirty-Second Annual Philip E. Heckerling Institute on Estate Planning**, Fontainebleau Hilton Resort and Towers, Miami Beach, Florida. Telephone (305) 284-4762.
- January 12-14, 1998 (Sponsored by University of Southern California) **50th Annual Institute on Federal Taxation**, Beverly Hilton, Los Angeles, California. Telephone (213) 740-2646.
- January 15, 1998 (Sponsored by ALI-CLE) **Nuts and Bolts of Financial and Retirement Planning**. Live from New York, New York, via satellite. For viewing locations, telephone (800) 285-2221 or (312) 988-5522.
- January 23, 1998 (Sponsored by the Estate Planning Council of Portland Inc.) **27th Annual Estate Planning Seminar**, Oregon Convention Center, Portland, Oregon. Telephone (503) 233-1224.
- January 25-30, 1998 (Sponsored by National Law Foundation) **1998 Mid-Winter Tax & Estate Planning Conference**, Wyndham's Palmas del Mar Resort, Humacao, Puerto Rico. Telephone (302) 656-4757.
- March 4, 1998 (Sponsored by ALI-ABA) **Uses of Insurance in Estate and Tax Planning**, Biltmore Coral Gables, Coral Gables, Florida. Telephone (800) 285-2221



Oregon State Bar  
Estate Planning and Administration Section  
P.O. Box 1689  
Lake Oswego, OR 97035-0889

<p>BULK RATE U.S. Postage <b>PAID</b> Portland, OR Permit No. 341</p>
---

Oregon Estate Planning and  
Administration Newsletter

Susan N. Gray  
Editor-in-Chief

**Editorial Board**

Lisa N. Bertalan  
Shannon M. Connelly  
Stephen I. Kartquist  
Emily V. Karr  
Steven W. Moulton  
Timothy R. Strader