

# Newsletter

Oregon Estate Planning  
and Administration  
Section Newsletter  
Volume XXXVIII, No. 3  
Fall 2022

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## SPOUSAL LIFETIME ACCESS TRUSTS: A SUMMARY OF THE STRATEGY FOR COUPLES

*By June Wyrick Flores and Samantha MacBeth  
Schwabe, Williamson & Wyatt P.C.*

**I. Estate Tax Background.** Under federal law, estates that exceed a certain threshold value as of the date that the decedent passed away (referred to as the “estate and gift tax exemption” or the “federal exemption”) may be subject to federal estate taxes. In 2017, President Trump signed the Tax Cuts and Jobs Act, which doubled the gift and estate tax exemption, as well as the generation-skipping transfer tax (GSTT) exemption, from \$5 million to \$10 million. Adjusted for inflation, that number is currently \$12.06 million. This is historically the highest the federal exemption has ever been (with the exception of those periods during which the estate tax was temporarily eliminated), and this high federal exemption is set to expire December 31, 2025. At that time, the federal exemption will be reduced to \$5 million adjusted for inflation. It is anticipated, with adjustments for inflation, that the federal exemption in 2026 will be approximately \$6.4 million, unless new legislation is passed before then.

Surviving spouses have the right to transfer to themselves any unused portion of their deceased spouse’s federal exemption, thus adding to their own federal exemption and allowing more money to be passed to beneficiaries tax free. This feature of the tax code is called “portability,” and could, in effect, as much as double the federal exemption amount of the surviving spouse from \$12.06 million to \$24.12 million in 2022. To take advantage of portability, the personal representative or trustee of the decedent’s estate must file a federal estate tax return (Form 706) and make the portability election.

In addition to federal estate taxes, Oregon currently has a state estate tax under ORS chapter 118 and Washington currently has a state estate tax under Title 83 of the RCW.

The 2022 Oregon estate tax exemption is \$1 million, which means that transfers at death to beneficiaries other than a spouse or charity of over \$1 million are subject to Oregon estate taxes. Oregon does not have a gift tax. The current Oregon estate tax rates are 10%–16% and are graduated in a similar manner as the Oregon and federal income tax rates. An Oregon estate tax return is required if a decedent’s total assets exceed \$1 million and any property is owned in Oregon—regardless of its value. Oregon does not have portability. When the surviving spouse dies, that person only has her/his/their personal exemption amount.

The 2022 Washington estate tax exemption is \$2.193 million, which means that transfers at death to beneficiaries other than a spouse or charity of over \$2.193 million are subject to Washington estate taxes. Washington does not have a gift tax. The current Washington estate tax rates are 10-20% and are graduated in a similar manner as the federal income tax rates. The Washington estate tax exemption is adjusted for inflation, so it increases periodically. A

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Washington estate tax return is required if a decedent's total assets exceed \$2.193 million and any property is owned in Washington—regardless of its value.

## II. Gifting to Minimize Estate Tax Liability.

Oregon and Washington do not include gifts in the calculation of the state estate tax. Because of this, lifetime gifting is an excellent strategy to reduce state estate taxes. Gifting can also be advantageous if the estate is subject to federal estate taxes because the gift of an asset that is expected to appreciate in value will effectively freeze the value of the asset at the time of the gift for federal estate and gift tax purposes. Gifting can also be beneficial to utilize the current historically high federal exemption amount, regardless of future decreases to the exemption over the donor's lifetime.

Similarly, gifting is advantageous if the estate is likely to be taxable only at the state level. If the taxable estate is less than the federal exemption, then there will be no impact at the federal level for the lifetime gifts. However, the lifetime gifts will have reduced the taxable estate for state purposes and thus reduce the potential state estate taxes.

Here are questions that might be relevant for a client to consider when contemplating making large gifts to utilize their federal exemption amount:

- Can the client “afford” to make a significant gift?
- Is the client ready to make a significant gift (i.e., to release control)?
- Does the client need the asset for retirement?
- Does the asset provide cash flow?
- Where will the client live in retirement?
- How long has the client been married?
- What are the impacts of potential capital gains versus estate taxes?

**III. Spousal Lifetime Access Trusts.** The Spousal Lifetime Access Trust (SLAT) strategy allows one spouse (referred to as the “donor spouse”) to make a gift of property into an irrevocable trust for the benefit of the other spouse (the “beneficiary spouse”) and other beneficiaries (“remainder beneficiaries,” e.g., children or grandchildren). The transfer to the SLAT is intentionally designed not to qualify for the unlimited marital deduction so that the donor spouse's estate exemption can be utilized and the appreciation on the property transferred to the SLAT will not be subject to future gift and estate taxes. This means the assets in the SLAT will be excluded from both spouses' taxable estates. Additionally, the appreciation and growth of assets also will not be subject to any estate taxes. In other words, the assets will grow outside of the couple's estate. For this reason, distributions of the trust's principal assets should only be made

when needed. If the principal assets are distributed to the beneficiary spouse, the distributed principal will be included in the beneficiary spouse's estate.

When the beneficiary spouse passes away, the SLAT is distributed to the remainder beneficiaries as provided for in the SLAT. It is not retained for the donor spouse who created the SLAT. This keeps the assets outside of the donor spouse's taxable estate.

Additionally, transfers to the SLAT can use the donor spouse's available GSTT exemption so that the SLAT can continue on for grandchildren and great-grandchildren without paying estate taxes at each generation. This is sometimes referred to as a dynasty or legacy plan.

One advantage of the SLAT, as opposed to irrevocable trusts for other beneficiaries, is that its income and principal can be distributed to the beneficiary spouse, allowing indirect, backdoor access to the donor spouse. However, the donor spouse's indirect benefit from these assets terminates if the beneficiary spouse predeceases the donor spouse or if the couple divorces.

Aside from the tax advantages of establishing a SLAT, there can also be non-tax advantages for creating a SLAT, such as compliance with the terms of a prenuptial agreement, confirmation in blended family situations that assets will be distributed to intended beneficiaries after the lifetime of a spouse (rather than an outright gift to a spouse), compliance with spousal elective share statutes, and asset protection.

**IV. Ideal Candidates for SLATs.** Ideal candidates for a SLAT strategy are happily married couples (because the SLAT is irrevocable) who own property that is expected to significantly appreciate and who can irrevocably transfer assets to the SLAT without jeopardizing their current standard of living.

Married couples with estates that would be federally taxable if they died in the current year, or who will be federally taxable if the estate and gift tax exemption is reduced, may benefit from utilizing the historically high federal exemption amount to make a large transfer to the SLAT before the federal exemption is reduced. This is a “use it before you lose it” strategy, because each spouse will get to his or her higher exemption amount under current law, even if the federal exemption is later reduced during their lifetimes. It goes without saying that this planning strategy is being offered to clients with the caveat that the advantage of this technique is the assumption that the federal exemption will be reduced at some point in the future.

**V. Requirements and Drafting Considerations.** In order to keep the assets out of the donor spouse's estate, the donor spouse must relinquish control over the assets

in the SLAT. For example, if the donor spouse wants to develop a property that has been transferred to the SLAT, the trustee of the SLAT would need to take the actions related to developing the property; the donor spouse could not take those actions directly. The donor spouse may not use assets in the SLAT as security for a personal loan. Similarly, if the donor spouse wants to use real property that has been transferred to the SLAT, the donor spouse needs to pay fair market value rent to the trustee of the SLAT.

The choice of trustee is crucial when creating a SLAT. The beneficiary spouse may serve as trustee. If the beneficiary spouse (or any other beneficiary of the trust) is trustee, distributions should either be mandatory or subject to an ascertainable standard, such as restricting distributions to provide for a beneficiary's health, education, maintenance, or support. If an independent trustee (someone who does not have an interest in the trust) is appointed, the independent trustee can make distributions to the beneficiary spouse for any purpose.

The donor spouse cannot serve as trustee under any circumstances, otherwise the transfer of the assets to the SLAT will not be treated as a completed gift for federal estate and gift tax purposes.

Keep in mind that the distribution standard affects the trust's level of creditor protection: A beneficiary's creditors may be able to reach income or principal to which a debtor beneficiary is entitled. The distribution standard offering the highest degree of creditor protection allows only an independent trustee to make discretionary distributions. If there is only an interested trustee, there can be no discretionary distributions.

The donor spouse will need to consider whom to include as beneficiaries of the SLAT. The donor spouse can name the spouse as beneficiary, as well as other beneficiaries (children and grandchildren), during the lifetime of the beneficiary spouse. The donor spouse cannot be named as a beneficiary of the trust.

When naming multiple beneficiaries, the trust should specify the priority of distributions. If the donor spouse will make annual exclusion gifts to the SLAT for descendants, include "sprinkling powers" in the trust agreement.

The beneficiary spouse may also have a limited power to appoint the assets among any person or entity upon their death—excluding the beneficiary spouse, the beneficiary spouse's estate, the beneficiary spouse's creditors, and the creditors of the beneficiary spouse's estate.

The SLAT may be structured as a grantor trust under I.R.C. §§ 671–79, so that the donor spouse continues to pay income taxes on the trust for life. It may also be

structured as a non-grantor trust that must file its own income tax return and pay its own income taxes. Note, however, that a SLAT will generally be treated as a grantor trust unless specific drafting is used. *See., e.g.,* I.R.C. § 677.

**VI. Trust Funding Considerations.** Ideally, the donor spouse individually owns the assets to be transferred to the SLAT, but in reality, married grantors often own property jointly with their spouse. An asset held jointly with rights of survivorship or as a tenancy by the entirety must be divided into individual shares or transferred entirely to the donor spouse before being transferred by the donor spouse to the SLAT. Transfers between U.S.-citizen spouses are not subject to gift tax, so the beneficiary spouse can freely give property to the donor spouse to transfer to the SLAT in order to maximize the donor spouse's exemption amount. The key is to allow time to pass between the beneficiary spouse's transfer of property to the donor spouse and the donor spouse's contribution of that property to the SLAT. Otherwise, the Internal Revenue Service (IRS) may apply the "step-transaction doctrine" which denies the tax benefits derived from a series of transactions that should really be treated as one. If this is applied, the beneficiary spouse may be deemed to have contributed assets to the SLAT directly, causing some or all of the value of the assets to be included in the beneficiary spouse's taxable estate.

*Smaldino v. Commissioner of Internal Revenue*, T.C. Memo 2021-127 (Nov. 10, 2021), provides some guidance if one spouse (the "initial owner") transfers assets to another spouse who subsequently transfers assets to a SLAT (the "donor spouse") for the benefit of the initial owner (also referred to as the "beneficiary spouse"). There are several factors to consider from this case: First, timing is important. The donor spouse needs to have a real and meaningful economic substance in the assets, before gifting the assets to the SLAT for the benefit of the beneficiary spouse. This can be demonstrated by the donor spouse receiving a distribution from the assets or another economic benefit before transferring to the SLAT, thus exerting control over the assets (i.e., voting ownership interests in an entity). Some commentators recommend a minimum holding period of 30 days, some say more than 60, and many agree the more time the better. In *Holman v. Commissioner of Internal Revenue*, 130 T.C. No. 12 (2008), the Court accepted six days as perhaps long enough, because the underlying asset was publicly traded stock and there was a real economic risk of a change in value of the underlying stock before the transfer was completed.

The second factor is that intent is important. The donor spouse must have discretion over whether or not to make the gift to the SLAT. The donor spouse should be able to

state that there was no agreement or promise that the donor spouse would transfer the assets received from the initial owner to the SLAT. The substance of the transaction, rather than the form in which it is described, determines the tax consequences.

The third factor is the documentation of the transfers. For example, if the asset gifted by the initial owner is a membership interest in an LLC, then an assignment of the membership interest might not be sufficient documentation. The transfer might also require a signed consent from the LLC's non-transferring members or may require the LLC's non-transferring members to admit the donor spouse as a member of the LLC. The donor spouse should sign a consent to be bound by the terms of the LLC's operating agreement; and the donor spouse should receive a Schedule K-1 to report their share of the income or loss from the LLC on their personal tax return. Additionally, it may be advisable for the initial owner to report the inter-spousal gift on the initial owner's gift tax return.

The fourth factor is the dating of the documents. In reviewing the totality of the circumstances surrounding the transactions, the effective date of the gift by the donor spouse should be on or near the date of the actual transfer to the SLAT. The key documents should include the date that they were signed, which should be the date of the gift. There needs to be time between the date the donor spouse received the interest and the date the donor spouse gives the interest to the SLAT so that the donor spouse has an opportunity, for example, to effectively exercise any ownership rights with respect to any LLC membership interests.

Another factor for consideration is the value of the assets that are being transferred in relation to the amount of the then-available federal estate and gift tax exemption. In *Smaldino*, the amount transferred from the initial owner to the donor spouse was the exact amount of the donor spouse's available federal exemption. Their case might have been stronger if the initial owner transferred one amount to the donor spouse, and the donor spouse transferred a lesser amount to the SLAT.

**VII. Reciprocal Trust Doctrine.** Taking into account the planning concerns associated with divorce and avoiding step transactions, couples may wish to create two SLATs so that each spouse can fund their own trust using their own assets, for which attorneys need to be aware of the IRS's reciprocal trust doctrine.

This doctrine (which was definitively established by the U.S. Supreme Court in *Estate of Grace*, 395 U.S. 316 (1969)) is applied when trusts are interrelated and, together, create an arrangement of mutual value that leaves the grantors in approximately the same economic position

they would have been in had each created a trust naming themselves as life beneficiaries. If applied, the trusts are essentially uncrossed so that the beneficiary spouse is treated as the grantor of the donor spouse's trust, and the trust assets are included in the beneficiary spouse's gross estate for estate tax purposes. The key is to avoid creating SLATs with substantially similar provisions.

If both spouses set up a SLAT for the benefit of each other, the SLATs will need to have material differences. The IRS "uncrosses" SLATs if they contain identical terms and will include the value of the trust assets in the grantor's taxable estate. To avoid this result, the trusts must have different terms. There is no standard for how different the trusts need to be, but the more differences the better. Some of the differences you can make are below:

- Consider different trustees for each SLAT. For example, the beneficiary spouse is the lone trustee on one SLAT and the beneficiary spouse plus another trustee are co-trustees on the other SLAT.
- Consider different lifetime beneficiaries for each SLAT. In one SLAT, the trustee may make discretionary distributions of income among the beneficiary spouse and children. In the other SLAT, the beneficiary spouse is the sole beneficiary.
- Consider granting different powers of appointment to each spouse. A power of appointment allows the spouse to appoint different remainder beneficiaries of the trust. One spouse may have a limited power of appointment to appoint the trust among the other spouse's lineal descendants upon her death. The other spouse may have a limited power of appointment to appoint the trust among any person or entity.
- Consider different remainder beneficiaries for each SLAT if the beneficiary spouse does not appoint different beneficiaries. Distribute one SLAT to children and the other SLAT to grandchildren, for example. A SLAT could also be distributed among charities; however, it is best to make charitable gifts from assets that will be subject to estate taxes.
- Consider different distribution options. One trust might grant a withdrawal power to the beneficiary spouse while the other does not, or principal distributions from one trust might be subject to an ascertainable standard while the other is wholly discretionary.
- Consider creating different types of trusts altogether. For example, one spouse may create a SLAT while the other creates an irrevocable life insurance trust or an intentionally defective grantor trust.

**VIII. Tax Basis.** While there are many tax advantages of establishing a SLAT for certain couples, it is important to consider the tax basis of the assets transferred to the trust. The basis of the assets will carry over to the SLAT. If the properties transferred to the SLAT have a low basis, that low basis will carry over to the SLAT. Additionally, because the assets are not included in either spouse's estate at death, the assets in the SLAT will not receive a step up in basis upon either spouse's death.

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## MINDFULNESS AND MEDITATION WILL BENEFIT YOU AND YOUR LAW PRACTICE

This article was originally published in the  
October 2021 issue of *Elder Law Newsletter*.

*By Wes Fitzwater, Attorney at Law*

It is not easy being a lawyer. While our work can be interesting, satisfying, and even rewarding, it can also be stressful, exhausting, and overwhelming. The practice of meditation and the study of mindfulness can help.

This will not be your typical newsletter article.

For example, in the middle of this article, I will suggest that you stop reading, get online, and do a ten-minute breath-awareness meditation. If possible, find a 30-minute period where you can relax, read, meditate, and enjoy this article.

Many of you know me. I have been an Oregon attorney for 40 years, 35 years of which I have been practicing primarily elder law and estate planning. If you had told me 35 years ago that I would be writing an article about mindfulness and meditation—well, you get the idea.

I agreed to write this article for two reasons. First, I have absolutely no doubt that mindfulness and meditation have been among the best things I have ever done for myself, my family, my work family, and my practice.

The second reason is that I find I cannot keep it to myself. It is a powerful and effective tool for everyone—especially legal practitioners—which must be shared with others, and, of course, the people you care most about. This is why it is my pleasure to share it with my friends, and dare I say family, who represent this amazing community we call the Oregon Elder Law Section.

### Let's begin

To start, I respectfully ask for your participation. Please gather a pen and paper or open up your computer to answer the following two questions. I ask that you write down

the answers so that you can keep them, look at them, and ponder them.

**Question #1.** When was the last time you were truly in a peaceful state: totally calm, content, with a quiet mind, not concerned about the past or worried about the future (and, by the way, without intoxicants or medication)? Write down the date, time of day, and a brief description of what was occurring.

**Question #2.** When was the last time you were truly happy, joyful, in high spirits, with a huge smile on your face? Write down the date, time of day and a brief description of what was occurring.

We will be discussing both of these questions throughout this article.

### Five things I have learned about mindfulness and meditation

#### 1. Mindfulness and meditation have gone mainstream.

In fact, there is a PBS documentary with that title. The world is recognizing these powerful tools and teachings.

The practice of mindfulness is not a religion. It is not philosophical. These are tools and skills available to everyone. Yes, much of it is based upon practices and teachings that are more than 3000 years old. Yes, it involves wisdom teachings from the Buddha, Laozi, Jesus, writings from the Koran, the Hebrew Bible, and the teachings of the native indigenous peoples of the United States and other continents.

Law school—including Harvard, Stanford, Yale, the University of Oregon, and Lewis and Clark College of Law—are teaching mindfulness and meditation. Hospitals, institutions, and major corporations—including Google, Apple, Amazon, and LinkedIn—are incorporating it into their training and skill sets.

First responders, law enforcement, active military, and even Special Forces are now embrace mindfulness and meditation to deal with stress, anxiety, depression, PTSD, and the other negative emotions associated with high-conflict professions. The British Parliament and ten other parliaments around the world are studying and actively practicing mindfulness and meditation.

Colleges, high schools, grade schools, and now even *Sesame Street* are teaching our younger generations about these valuable practices.

It is no surprise that mindfulness and meditation seminars, including those offered by the Oregon Department of Justice and Oregon Women Lawyers, qualify for mental health and substance-abuse MCLE credit.

## 2. Science supports the effectiveness of mindfulness and meditation.

Top research universities—including MIT, UCLA, Johns Hopkins, Texas A&M, Princeton, Caltech, Yale, and Stanford—have all evaluated mindfulness and meditation and have active programs studying, teaching, and encouraging regular practice.

The UCLA Health/UCLA Mindful Awareness Research Center reports:

Research in mindfulness has identified a wide range of benefits in different areas of psychological health, such as helping to decrease anxiety, depression, rumination, and emotional reactivity. Research has also shown mindfulness helps to increase well-being, positive affect, and concentration.

Practicing mindfulness can also be helpful to foster physical health by improving immune system function, quality of sleep, as well as decreasing blood pressure. Structural and functional brain changes have also been documented in areas associated with attention, emotional regulation, empathy, and bodily awareness.

In addition to health, research has been made on the benefits of mindfulness in business and educational settings. In companies, results showed improved communication and work performance. In educational settings, mindfulness practices improved social-emotional skills, executive functions, and decreased test stress in students, as well as reduced stress and burnout in teachers. <https://www.uclahealth.org/marc/research>.

Credible research supports the idea that mindfulness and meditation—together with quality sleep, exercise, and healthy eating—can stop the deterioration of your DNA and actually repair it, which leads to a longer and healthier life. *The Telomere Effect: A Revolutionary Approach to Living Younger, Healthier, Longer*, January 3, 2017 written by Nobel prize-winner Dr. Elizabeth Blackburn and Dr. Elissa Epel.

## 3. Meditation works!

Let's go back to Question #1: When was the last time you were truly in a peaceful state, totally calm, content, with a quiet mind, not concerned about the past or worried about the future? What was your answer? Was the last time you were in a peaceful state sometime today, yesterday, last week, last month? Do you even remember when the last time was? No judgment here—I can remember a time when I could not answer that question.

If instead I had asked, “When was the last time you felt stressed, anxious, reactive, frustrated—or you awoke in the middle of the night thinking about a problem that kept you awake?” you might have found that easier to answer.

Meditation help you reach a peaceful state. Meditation is a practice, a skill (kind of like learning to dribble a basketball). Meditation is an exercise that can help you calm your mind by helping you focus your attention on the present moment, while letting go of your regrets about the past and worries about the future.

When you meditate, you dedicate a certain amount of time and effort to being as mindful as you can. You do this by choosing an object of attention—often your breath or your body—as a focal point. As you “sit” in meditation, you observe your breath as it moves in and out, paying attention to the process with all of your focus, concentration, and best effort. Most people will experience a noticeable relaxation, calmness, and clarity even with their first meditation. Even a two-minute meditation can be effective, but devoting more time to meditation will have a greater effect, just as more time spent learning to dribble a basketball improves your skill.

So, I invite you at this point to experience a meditation. I suggest a YouTube video entitled: *Guided Breathing Meditation with Kim Eng*. It is approximately ten minutes long. Before you start, check in with yourself and see how you are feeling both mentally and physically. At the end of the meditation, do another check-in and see if you notice a difference.

There are many excellent guided meditations. Websites such as [www.headspace.com](http://www.headspace.com), [www.calm.com](http://www.calm.com), [www.mindful.org](http://www.mindful.org), and the UCLA Mindful Awareness Research Center (MARC) are excellent sources of explanation and facilitated meditations.

## 4. The practice of meditation and the study of mindfulness can help you experience positive thoughts and emotions every day.

Recall Question #2: When was the last time you were truly happy, joyful, in high spirits, with a huge smile on your face? Was it today, yesterday, this week, this month? Do you remember when the last time was?

What if instead I had asked, “When was the last time you were emotionally drained, feeling like everybody wants something from you, cringing from a message sent by a problem client or opposing counsel, were verbally and emotionally attacked by someone and spent hours or days deciding how to respond and worrying about it in the meantime, and—perhaps most important—were not really “present” during important times with your spouse, children, family, friends, co-workers, and clients?

One of the many things I have learned from the study of mindfulness is that true resilience comes from balance. Balancing the negative effects associated with a high-stress, often high-conflict profession requires an equal amount of positive emotions.

The practice of meditation and the study of mindfulness can help you experience positive thoughts and emotions every day and often multiple times throughout the day.

If meditation is a skill like dribbling a basketball, then mindfulness is learning how to play the game. The best way to “learn the game” is to find a good mindfulness teacher, class, or group to join, and read books and other written materials.

Accompanying this article are resources, many of which I have used personally, to get you started into the practice of mindfulness. It will take some time, study, and certainly practice, but it will, I believe, be one of the best things you have ever done for yourself.

You are also welcome to contact me directly with any questions or to discuss your experience with the practice at [wesleyf@fitzwaterlaw.com](mailto:wesleyf@fitzwaterlaw.com).

The last thing that I have learned about mindfulness is that I wish I would have learned all of this 40 years ago!

Let’s go back to the two questions with which we began. With meditation, I can now access calm, quiet, and clarity whenever I choose. With the study of mindfulness, I experience moments of happiness, joyfulness and “smiles” throughout the day, giving me the antidote and the resilience needed to survive and continue in this complex, often stressful profession. I sincerely hope it helps you as well.

My best to you all,  
Wes

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## RESOURCES

### Books (or recorded books):

#### Beginning

*Mindfulness for Beginners: Reclaiming the Present Moment and Your Life*  
by Jon Kabat-Zinn

*How to Meditate: A Practical Guide, Second Edition*  
by Kathleen McDonald, Robina Courtin, editor, et al.

*Mindfulness in Plain English: 20th Anniversary Edition*  
by Henepola Gunaratana

*The Art and Skill of Buddhist Meditation: Mindfulness, Concentration, and Insight*  
by Richard Shankman

#### Advanced

*A New Earth: Awakening Your Life’s Purpose*  
by Eckhart Tolle and Penguin Audio

*Tao Te Ching: A New English Version*  
by Lao Tzu, Stephen Mitchell, et al. or other Translators

### Related and highly recommended

*The Four Agreements: A Practical Guide to Personal Freedom*  
by Don Miguel Ruiz

*Letters to My Son: A Father’s Wisdom on Manhood, Life, and Love*  
by Kent Nerburn, Nik Nerburn, et al.

### Courses

*Practicing Mindfulness: An Introduction to Meditation*  
by Mark W. Muesse, Ph.D.

College-level course. Learn the principles and techniques of meditation and enjoy the deep and lasting benefits of this ancient practice on your mind and body.

#### Streaming:

<https://www.thegreatcoursesplus.com/practicing-mindfulness-an-introduction-to-meditation>

#### Audible (or other Amazon formats):

[https://www.amazon.com/Practicing-Mindfulness-Introduction-Meditation/dp/B00DTO49Y2/ref=sr\\_1\\_2?crid=SMQLEDTB5WK5&dchild=1&keywords=great+courses+mindfulness&qid=1588197536&s=audible&sprefix=mindfulness+great+c%2Caudible%2C237&sr=1-2](https://www.amazon.com/Practicing-Mindfulness-Introduction-Meditation/dp/B00DTO49Y2/ref=sr_1_2?crid=SMQLEDTB5WK5&dchild=1&keywords=great+courses+mindfulness&qid=1588197536&s=audible&sprefix=mindfulness+great+c%2Caudible%2C237&sr=1-2)

#### Mindfulness-Based Stress Reduction (MBSR)

Sounds True <https://www.soundstrue.com> offers an eight-week training in mindfulness-based stress reduction <https://www.soundstrue.com/products/the-mbsr-home-study-course>. Also a source for audio, video, books, and other courses



## Oregon Estate Planning and Administration Section Newsletter

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

**Contact:** Chris Cline, Editor-in-Chief  
(360) 759-2478, [chriscline@riverviewbank.com](mailto:chriscline@riverviewbank.com)

### Disclaimer

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## Events Calendar

### Administering Oregon Trusts

*Presented by the OSB Estate Planning Section*  
November 18, 2022

### 52nd Annual Estate Planning Seminar

*Presented by the*  
*Estate Planning Council of Portland, Inc*  
February 3, 2023

### Estate Planning Seminar

*Presented by the OSB Estate Planning Section*  
June 3, 2023

The Editors want to include announcements of upcoming events that are open to the public and may be of interest to our readers. If you know of an event, please send basic information, including point of contact information to Chris Cline at [chriscline@riverviewbank.com](mailto:chriscline@riverviewbank.com) for inclusion in the next issue of the Newsletter.