

the will allows predators to ravage substantial estates and disenfranchise the rightful heirs.

Mr. Dacy suggested trust techniques to avoid probate. Mr. Dacy's comments, however, had no respect to the ravages of state inheritance or federal estate taxes. In fact, his methods could impose maximum liability on estates that use them even though probate might be avoided. Trust companies, banks, insurance companies and estate planning attorneys usually direct their procedures, which involve both wills and trusts, toward monetary savings of taxes and providing liquidity for settling an estate.

I believe that both of these factions are correct, but only half correct. In properly planning an estate, one has to look at all of the potential obstacles to getting the property in question to the intended parties. Very few individuals desire their attorneys or unrelated judges or state officials to share in the fruits of their labor. In addition, most individuals desire their heirs to have the full use and benefit of estate property as soon as physically possible. (It is true that in some families the husband has little or no confidence in the wife's ability to manage the estate and therefore provide

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