

DrummondWoodsum 2020

Estate Planning Year in Review

January 2021



“Elections have consequences and at the end of the day, I won.”

- President Barack Obama to congressional Republicans in a 2009 White House meeting to discuss Republican and White House economic stimulus proposals

“I won this election by a lot!”

- President Donald Trump, via Twitter, 10:36 a.m., November 7, 2020

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Although the consequences of elections have been apparent since the days of the earliest political rivalries, the drama and significance of election outcomes have risen to new levels in recent years. The consequences flow wide and deep but it's not our objective in the *Estate Planning Year in Review* to analyze them, except to the extent they affect us in our world of estate planning, and they do indeed affect us. Read on to see how.

2020 ... We're Moving On

*That big eight wheeler rollin' down the track
Means your true lovin' daddy ain't comin' back
'Cause I'm movin' on, I'll soon be gone
You were flyin' too high for my little old sky
So I'm movin' on*

- Hank Snow, *I'm Movin' On* (1950) (recorded by Elvis Presley, Roy Acuff, The Rolling Stones, Willie Nelson, Johnny Cash, Rosanne Cash, Bob Dylan, Emmy Lou Harris, The Everly Brothers . . . and more).

It's hard to imagine anyone looking back fondly on 2020 with a sense of nostalgia, and the *Estate Planning Year in Review* wouldn't be complete without reference to a year from which we'll gladly move on with hope for better times ahead.

For all but a rare few people on earth who are old enough to remember living through the 1918 Spanish Flu, the rest of us are living through our first true global pandemic. The economic, health, social, and emotional hardships caused by the Covid-19 pandemic are world-wide -- job losses; social distancing; masking; over worked front-line health care workers; maxed out Intensive Care Units; distinctions

between “essential” and “non-essential” workers; evictions; mortgage foreclosures; restaurant and other business closures; the first cancellation or postponement of Olympic Games since World War II; the cancellation or postponement of, or the elimination of spectators from, just about every other major sporting event in the world; cancellation of gatherings for theater and the arts; elimination of live classes at major universities around the world; “hybrid” learning models for most other educational institutions; disruptions in travel and family gatherings; supply chain disruptions; increased food insecurity; the advent of the “pivot;” Zoom conferences; and . . . the list goes on.

From all of that, we’re relieved to say that we’re movin’ on.

Hanging in the Balance

*I hear the ancient footsteps like the motion of the sea
Sometimes I turn, there’s someone there, other times it’s only me.
I am hanging in the balance of the reality of man
Like every sparrow falling, like every grain of sand.*

- Bob Dylan, *Every Grain of Sand* (1981)

With Democrats set to control both the White House and the House of Representatives, and control of the Senate hanging on the outcome of the two Georgia Senate run-off races on January 5, changes to tax laws, including gift and estate tax laws, hang on the outcome of the Georgia Senate races as well.

No candidate in either of Georgia’s November 3 Senate races won a majority of the vote, triggering a run-off for both seats, with the top two candidates in each race facing off on January 5. Georgia, unlike Maine, does not have ranked choice voting, and as a result, run-off elections will determine the winner. If Democrats end up with control of both Congress and the White House, we can expect significant tax law changes. Republicans currently hold 50 Senate seats. The other 48 are controlled by Democrats and Independents who caucus with them. If Democrats win both Georgia seats in the run-offs, Democrats will be able to rely on Vice-President Kamala Harris, as President of the Senate, to cast a tie-breaking vote.

You, our dear readers of the *Estate Planning Year in Review*, already know the outcome of the two Georgia Senate races. We, the authors, are writing

blindly in the last few days of 2020. We recognize that we have the option of delaying publication of this year’s edition until after January 5, when the outcome of the run-offs is known, but that would violate our own rules for this annual missive. After all, this is the 2020, not the 2021, *Estate Planning Year in Review*. Even if we were to wait until after January 5 to publish this year’s edition, the election results could be close enough that it may be several days or longer before all mail-in ballots can be counted and the results are certified. Few voters are expected to split their vote, voting for a Democrat in one race and a Republican in the other. As of the time of writing, the polls show both races incredibly tight, with Republican David Perdue ahead in one race by .5%, and Democrat Raphael Warnock ahead in the other by .6%. We in Maine know well the unreliability of pre-election polls that showed Sarah Gideon leading Senator Susan Collins by as many as 8 percentage points before the November 3 election.

With control of the Senate uncertain, many clients who could afford to do so, on the advice of their legal, financial, and tax advisors, made substantial gifts before year-end 2020 to use their existing federal gift and estate tax exemptions to avoid the risk of the exemptions being taken away by tax law changes that are likely if Democrats win control of the Senate. To understand the risk that prompted year-end gifts, a little historical background is helpful.

Within months of President George W. Bush taking office in 2001, with the country awash in budget surplus, Congress passed a tax reduction package that became widely known as “the Bush tax cuts.”

The Bush tax cuts were phased in over several years and the law included a “sunset provision” that, as of January 1, 2011, would return the tax laws to the status that existed before the Bush tax cuts were passed. Among the Bush tax cuts was a ladder increase in the federal estate tax exemption amount. Over the course of nine years, the exemption amount gradually increased from \$675,000 in 2001 to \$3.5 million in 2009. The estate tax was then repealed completely for calendar year 2010, and in 2011 it reappeared with a \$1 million exemption amount. Don’t look for logic where none exists.

Although everyone was confident that Congress would revisit the Bush tax cuts long before 2010 to head off the scheduled repeal of the estate tax, the improbable happened and in 2010 a number of ultra-wealthy families enjoyed a financial windfall from the

death of a family matriarch or patriarch during the one-year repeal.

Two weeks before the Bush tax cuts were scheduled to expire at the end of 2010 and return the federal estate tax exemption to \$1 million, Congress extended the cuts for two more years until December 31, 2012. As part of the two-year extension of the Bush tax cuts, Congress set the gift and estate tax exemption amounts at \$5 million, and indexed the \$5 million exemption to inflation – but only for two years.

Like Cinderella’s coach turning into a pumpkin at midnight, the Bush tax cuts expired at midnight on December 31, 2012. But, at 2:00 a.m. on January 1, 2018, the Senate made the inflation adjusted \$5 million exemption “permanent.” The House approved it later that day, and President Obama signed the bill on January 2. The exemption increased each year after that, with inflationary adjustments, until it reached \$5,490,000 in 2017. Then, as of January 1, 2018, as part of President Trump’s tax policy, Congress doubled the gift and estate tax exemption to \$11,180,000. With inflationary increases, the exemption increased to \$11,400,000 in 2019, and to \$11,580,000 in 2020. The 2018 tax law enacted under President Trump, like the Bush tax cuts, has a sunset provision. On January 1, 2026 this tax law expires, reverting to what the law was at the end of 2017 -- the \$5 million threshold set in 2010, increased each year by the rate of inflation.

If Democrats win control of the Senate, what can we expect to happen to the gift and estate tax exemption? Many Democrats have long advocated a return of the exemption to the 2009 level of \$3.5 million with no inflationary adjustments. During the 2020 Presidential campaign, Biden never staked out a position on what he thought should happen to the federal gift and estate tax exemption. Many Democrats favor repealing the tax law that went into effect in 2018 under President Trump. Repealing that law would return the federal gift and estate tax exemption to the 2010 \$5 million threshold, increased by inflation for each year since then, which would place the 2021 exemption amount at about \$5,850,000.

If Republicans retain control of the Senate it’s reasonable to expect that the gift and estate tax exemption amount will not change from its current amount, which increases to \$11,700,000 in 2021. Even if Democrats win both Georgia Senate seats,

having 50 seats plus the tie-breaking vote of the Vice-President isn’t the control that Democrats hoped they would have and President Biden may need to do some old-fashioned political horse trading with Republicans to find common ground to accomplish some wish list items on his legislative agenda.

And, regardless of which party controls the Senate, the close divide will surely make the 2022 mid-term elections an early focus of both parties. There will be an onslaught of political ads designed to flip some of the Senate seats viewed as vulnerable in 2022. Just when you thought it was safe to start watching television again . . .

The Jigsaw Puzzle and Blended Families

*Me, I'm just waiting so patiently
With my woman on the floor
We're just trying to do this jig-saw puzzle
Before it rains anymore*

- The Rolling Stones, Jig-Saw Puzzle (1968)

The traditional husband-wife-two children nuclear family has become an anachronism. It was a family memorialized by television shows of the 1950s and 60s – Leave it to Beaver, Ozzie and Harriett, and Father Knows Best were three of the classics. Ward and June Cleaver are no longer the typical American family. Less than 40% of American households are traditional first marriage heterosexuals with children. The majority of households today are second and third marriages, cohabiting unmarried partners, same sex couples, intentionally single parents, and families with non-marital children -- children from different unions, adoption, and artificial reproductive technology.

Estate planning for non-traditional families is a common part of our practice, and it requires careful coordination of a number of different pieces to avoid inconsistent and unintended results in the distribution of assets to beneficiaries. When people call us and say, “I need to update my will,” they don’t realize that in the hierarchy of estate planning, the will is the lowliest of all documents. Although the will was traditionally the primary document used to control how a person’s assets are distributed when they die, times have changed.

The will only controls the distribution of assets that are not controlled by some other means. The most common “other means” are joint ownership and beneficiary designations. When two or more people own property (typically a bank account, investment account, or real estate) as joint tenants, and one of them dies, ownership of the account or property automatically, on the instant of death, transfers to the surviving joint tenant(s). Therefore, joint tenancy creates a mini-estate plan that overrides contrary provisions of the will. So, if spouses own all their property jointly, but the first spouse to die has a will that directs a cash distribution to children, the children will receive nothing because the will doesn’t control the disposition of any of the property, all of which automatically passed to the surviving spouse by operation of the joint ownership.

Life insurance policies, annuities, and retirement accounts have beneficiary designations that control the distribution of the death benefits and account balances. Like joint tenancy, beneficiary designations override provisions of the will to the contrary.

Pay-on-death and transfer-on-death beneficiary designations are similar to the beneficiary designation for life insurance policies, annuities, and retirement accounts. Pay-on-death designations are available for bank accounts. Transfer-on-death designations are available for brokerage and investment accounts. Transfer on death deeds are also now permitted in many states, including Maine. New Hampshire does not permit transfer on death deeds.

We’ve never featured a book review in the *Estate Planning Year in Review*. In this 20th edition, it’s time. If you haven’t read Ann Patchett’s *The Dutch House*, written in 2019, it’s a wonderful read. If you enjoy listening to books on Audible, this is a “must listen,” narrated by Tom Hanks, who has perhaps the most captivating book narrator’s voice of all time.

The basic story is about a sister and brother, Maeve and Danny Conroy, and the bond they form with each other after their mother leaves their father and them when they are 10 and 3 years old. They live in a magnificent 1922 mansion outside Philadelphia that was purchased by their real estate baron father, Cyril. After Cyril obtains a divorce from the wife who left him, Maeve, and Danny, he remarries. Cyril’s new wife is Andrea, a pretty young widow 18 years younger than him. Andrea has two young daughters. She has no bond with Maeve and Danny, and she fits

neatly into the role of the prototypical emotionally detached stepmother. The book is narrated by Danny.

When Maeve is in her early 20s and Danny is a teenager, their father dies of a heart attack. Andrea immediately banishes Maeve and Danny from the family home that they grew up in. Maeve then pays a visit to her father’s lawyer, Mr. Gooch, to discuss the rights that she and her brother, Danny, have to the house and their father’s estate. Maeve then shares with Danny the details of her meeting with Lawyer Gooch.

“Lawyer Gooch, and he was lovely, by the way, could not have been nicer, Lawyer Gooch said the general rule of thumb is shirtsleeves to shirtsleeves in three generations, but we made it in two, or I guess technically we made it in one.”

...

“Dad didn’t have money?”

She shook her head, glad to explain. “He had tons of money, just not tons of acumen. His young wife told him she believed that marriage was a partnership. Remember those words, Danny, *Marriage is a partnership*. She had him put her name on everything.”

“He put her name on all the buildings?” That didn’t seem possible. There were a lot of buildings, and he bought them and sold them all the time.

She shook her head and took another drink. “That would be for amateurs. Conroy Real Estate and Construction was a corporation, which means that everything in the company is gathered together under one roof. When he sold a building, the cash stayed in the corporation, and then he used it to buy another building. Andrea had him put her name on the company, which means she has joint ownership with right of survivorship.”

“That’s legal?”

“All assets are passed by operation of law to his wife because of joint titling. Are you following this? I know it took me a minute.”

“I’m following.” I wasn’t sure that was true.

“Smart boy. The same goes for the house. The house and all its contents.”

"And Lawyer Gooch did this?" . . .

"Oh, no." She shook her head. She liked Lawyer Gooch. "Andrea came with her own lawyer. Someone in Philadelphia. Big firm. Lawyer Gooch said he talked to Dad about it many times, and you know what Dad said? He said, 'Andrea's a good mother. She'll look after the children.' Like, he married her because he thought she was good with children."

"What about the will?" Maybe Maeve was right about the second generation because even I knew enough to ask about a will.

She shook her head, "No will."

If Danny had read the *Estate Planning Year in Review*, he would have known that he need not have asked the last question. Whether his father had left a will or not, the outcome would not have changed. The joint tenancy would have controlled over any provisions of the will to the contrary.

The lesson for all: the law of unintended consequences too often comes into play in estate planning, particularly with blended families. Joint ownership is completely appropriate in many circumstances, but it also has the potential to up-end the intended outcome and create great disappointment. The goal: make sure that all pieces of the estate planning puzzle, including the way assets are titled, and beneficiary designations, fit together to create a flawless picture.

RIP RGB

"[I want to be remembered as] someone who used whatever talent she had to do her work to the very best of her ability. And to help repair tears in her society, to make things a little better through the use of whatever ability she has . . ."

- Ruth Bader Ginsburg (March 15, 1933 – September 18, 2020)

We extend our gratitude, in memory, to United States Supreme Court Associate Justice Ruth Bader Ginsburg for her 27 years of service on the Court and for her lifetime of dedicated service to the pursuit of justice. Her famous friendship with Associate Justice Antonin Scalia, who was her ideological opposite on many contentious issues before the Court, was a testament to her (and his) generosity of spirit. One

of her more memorable statements was, "You can disagree without being disagreeable." A lesson for all of us.

The Gift and Estate Tax Exemption

"The country has come to feel the same when Congress is in session as when the baby gets hold of a hammer."

- Will Rogers (1987 – 1935)

As of January 1, 2021, the federal gift and estate tax exemptions are unified at \$11.7 million – an inflationary increase from the 2020 exemption of \$11.58 million. The tax rate on transferred assets over \$11.7 million is a flat 40%. A person may use his or her \$11.7 million exemption during lifetime or on death to transfer assets without payment of gift or estate tax. The exemptions are not cumulative – whatever you use of your gift tax exemption during your lifetime reduces dollar-for-dollar the estate tax exemption available at your death. The gift and estate tax exemptions will continue to increase with annual inflationary adjustments. But, as noted above, the current law, which went into effect in 2018, is scheduled to expire on January 1, 2026, unless Congress either takes action to extend it beyond that date or, as seems more likely, takes action to cut it back before then.

If a large lifetime gift made today is exempt from gift tax under current law, and the donor dies after the exemption amount has been reduced, will the gift be taxed anyway ("clawed back") at the time of the donor's death? Not under current law. If someone made \$11 million of lifetime gifts in 2020, while the exemption amount was \$11.58 million, and at the time of the person's death, the exemption amount is \$5 million, the person will not be penalized for having used \$11 million of exemption. However, the person will have no exemption remaining at death. If a person made \$1 million of lifetime gifts in 2020, while the exemption amount was \$11.58 million, and at the time of the person's death the exemption amount is \$5 million, the person will have \$4 million of exemption remaining at death. In short, the rule governing the potential future reduction of the gift and estate tax exemption amounts is "use it or lose it."

The generation-skipping transfer tax exemption is tied to the gift and estate tax exemptions, and also

increased to \$11.7 million on January 1, 2021. The annual federal gift tax exclusion amount remains unchanged at \$15,000 for 2021. The annual gift tax exclusion permits a person to give \$15,000 per year to as many recipients as desired, without eroding the \$11.7 million federal gift and estate tax exemption. Payment of tuition and certain medical expenses are not subject to gift tax and may be made in addition to the \$15,000 annual gift tax exclusion.

The annual gift tax exclusion for gifts to non-U.S. citizen spouses increased to \$159,000 on January 1, 2021, an increase from \$157,000 in 2020.

Neither Maine nor New Hampshire has a separate gift tax, but gifts made within one year of death are included in the calculation of Maine estate tax.

The Maine Estate Tax

"The only difference between death and taxes is that death doesn't get worse every time Congress meets."

- Will Rogers

The Maine estate tax exemption in 2020 was \$5.8 million. As of January 1, 2021, the Maine estate tax exemption amount increased to \$5.87 million based on an inflationary adjustment. With Maine's estate tax exemption no longer tied to the federal exemption, people with estates valued at more than the Maine exemption need to be sure that their estate planning documents are designed with the flexibility to account for the difference in the Maine and federal exemptions.

The Maine estate tax has three rates ranging from 8% to 12% that apply in \$3 million increments. The 2021 brackets are:

- Up to \$5.87 million: no tax
- Greater than \$5.87 million and no more than \$8.87 million: 8% of the excess over \$5.87 million
- Greater than \$8.87 million and no more than \$11.87 million: 10% of the excess over \$8.87 million
- Above \$11.87 million: 12% of the excess over \$11.87 million

Maine remains in the minority of states that impose an estate tax, with 33 states having no estate or inheritance tax. As such, Maine remains on the list

of states you don't want to be caught dead in if you have assets valued in excess of the Maine estate tax exemption amount (or in excess of two times the Maine estate tax exemption amount if you and your spouse or partner have done proper Maine estate tax planning to ensure that both persons' exemptions are fully utilized). Keep your eyes on the Maine legislature this year. With Democrats in control of both the Maine House and Senate, expect to see one or more bills presented to reduce the Maine estate tax exemption amount. If you are considering changing your legal domicile to escape the Maine estate tax, while retaining a home or business in Maine, be sure to consult with us about the planned transition so we can properly advise you about severing your tax ties to Maine.

The Maine estate tax exemption is not portable from one spouse to a surviving spouse as the federal exemption is. Because Maine has not adopted portability, effective Maine estate tax planning requires that Maine couples – both married and unmarried – who have combined assets valued at more than the Maine estate tax exemption amount, include tax savings provisions in the estate planning documents of the first of them to die.

New Hampshire - A New England Estate Tax Free Haven

New Hampshire is one of the 37 states that do not impose an estate or inheritance tax. So, if you want to escape the Maine estate tax but don't want to leave New England, you don't have to go far.

State of the Estate Review

"A man should not leave this earth with unfinished business. He should live each day as if it was a pre-flight check. He should ask each morning, am I prepared to lift-off?"

- Northern Exposure, All is Vanity (1991)

Northern Exposure was an award-winning television series that ran in the early to mid '90s, chronicling the life of a newly graduated physician practicing medicine in a small town in the wilds of Alaska.

We've always stressed the importance of making estate planning documents as flexible as possible to accommodate changing circumstances and changing

laws, but it is essential that you take responsibility for reviewing your estate plan with us from time to time to ensure that your estate planning documents aren't tied to tax laws or to personal or family circumstances that no longer exist.

We pride ourselves in helping our clients explore the various options available to creatively meet their planning goals. One size does not fit all. It never will, and "form" estate planning documents will rarely serve a client's goals. The estate planning process is a two-way street. We expect our clients to teach us about themselves and their family. In exchange, it's our job to teach our clients about the planning options available to them and the consequences of those options. Only then can we design an estate plan together.

Our *State of the Estate Review* is an acknowledgement that estate planning is a process, not an event. The frequency with which you update your estate plan is left to your discretion. However, if it has been more than a few years since you updated your plan, we encourage you to call to schedule a *State of the Estate Review* of your existing estate planning documents and to discuss updates that may be appropriate for both tax and non tax reasons. Absent your request to schedule a *State of the Estate Review*, we will not be responsible for reviewing or updating your estate plan to reflect changes in the law or for other purposes.

As discussed above, joint accounts, beneficiary designations, pay on death, and transfer on death designations are each mini estate plans and should be carefully reviewed to ensure that they are coordinated with your will or revocable trust.

Wicked Good Sharks

"There is the ordinary Brown Shark, or sea attorney, so called by sailors; a grasping, rapacious varlet, that in spite of the hard knocks received from it, often snapped viciously at our steering oar."

- Herman Melville, *Mardi*, and a Voyage Thither (1849)

Lawyers are sometimes referred to pejoratively as "sharks." Of course, to the extent the term is used to describe someone who is predatory, the term is indeed a disparagement. Lawyers are obligated, by the Rules of Professional Conduct, to act with commitment and dedication to their clients' interests

and the commentary to the Rules of Professional Conduct say that a "lawyer should pursue a matter on behalf of a client despite opposition, obstruction or personal inconvenience to the lawyer." Melville's quote above (omitting the grasping, rapacious varlet description), embodies the lawyer's obligation to pursue his client's goals in spite of hard knocks to the lawyer.

Although estate planning is not typically an area of legal practice associated with contentious advocacy, we are often called upon to serve as advocates in estate, trust, and tax controversies and to participate in the negotiation of business and real estate agreements, as well as in the creation of pre and post-marital agreements. One of the benefits of practicing in a firm with many diverse practice areas, with colleagues who have developed broad experience in niche areas, is that we can turn to our colleagues for assistance when their experience and insight will benefit our clients. At Drummond Woodsum we have the good fortune to practice with colleagues who are considered by their peers to be the best of the best in their chosen fields of practice.

For the 4th year in a row, Drummond Woodsum has been recognized as one of the Best Places to Work in Maine. Without question, one of the many factors that make it a great place to work is the excellence of the quality of work done by our colleagues.

55 lawyers were recognized by Super Lawyers and/or by Best Lawyers in America. 14 lawyers were named as Rising Stars for 2020. Rising Stars are selected by our peers as the best attorneys no more than 40 years old, or who have been practicing for 10 years or less.

David Backer and John Kaminski were each recognized by Super Lawyers and/or Best Lawyers in America for their work in trust and estate planning and probate, and John was also recognized for his skill in tax law. John was also recognized as the 2020 Tax Lawyer of the Year for Portland, Maine by Best Lawyers.

Both David and John are elected Fellows of the American College of Trust and Estate Counsel. A lawyer cannot apply for membership in the College. Fellows of the College are selected on the basis of professional reputation and ability in the fields of trusts and estates. David was one of only six lawyers in Maine recognized by the 2020 Chambers High Net Worth Guide as a "Band 1" lawyer - the highest

distinction awarded by Chambers - in the realm of Private Wealth Law. Chambers' 2020 review of David says: "David Backer of Drummond Woodsum has an excellent reputation for trust and estate planning and administration. One interviewee draws attention to Backer's expertise on Maine's probate legislation, stating: 'He is the reigning expert on Maine's new probate code, he has been speaking a lot about the probate code.' A market insider says that 'he is very smart, I have referred cases to him that I have had difficulty with.' One source enthuses: 'He is fantastic, he is just really a brilliant lawyer. He is gracious and generous with his time.' This source continues: 'He is a very good advocate, he is trying to look for the practical solution.' The High Net Worth Guide covers the private wealth market in key jurisdictions around the world and is designed to be an all-encompassing resource for high net worth individuals and their advisors.

David is currently in his 12th year as a member of Maine's Probate and Trust Law Advisory Commission created by the Maine Legislature in 2009 and has served as Chair of the Commission since its creation. The Commission, made up of lawyers and judges, is charged with conducting a continuing study of the probate and trust laws in Maine and making recommendations to the Legislature for how those laws may be improved.

Jessica Scherb is on the Board of Directors of the Maine Estate Planning Council. She is a frequent speaker on estate planning and trust and estate administration subjects. This year she was a presenter at the Maine Planned Giving Council's Annual Conference. She also developed and led a webinar for a prominent Maine college as an outreach tool to educate alumni about the importance of estate planning. In addition, Jessica authored a chapter in "A Practical Guide to Probate in Maine," which was published in September 2020. Jessica is licensed to practice in both Maine and New Hampshire, where she provides estate planning and trust and estate administration services, as well as a broad range of business services, for her clients.

Chris Stevenson is a tax attorney and certified public accountant. We turn to Chris for input on the many tax issues inherent in trust and estate planning and administration. Chris also regularly advises clients with respect to federal gift taxation and prepares federal gift tax returns. Chris is recognized as a Rising Star in tax law by Super Lawyers.

When disputes arise in estate and trust administration, we regularly turn to Dave Sherman, who chairs our Trial Services Group. Dave has broad experience in resolving estate and trust disputes in the Maine courts, and is recognized by Super Lawyers and/or Best Lawyers in estate and trust litigation, general litigation, commercial litigation, and real estate litigation, as well as in Creditor Rights/Insolvency and Reorganization Law. He was also recognized as the 2018 Litigation Real Estate Lawyer of the Year for Portland, Maine by Best Lawyers.

Thank You for Your Trust

We take seriously the trust you place in us and will continue to do everything possible to continue to earn your trust.

DrummondWoodsum

For a full list of attorneys, office locations, and the latest Drummond Woodsum news, please visit us online at www.dwmlaw.com.

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