## Gary Botwinick Quoted In Kiplinger.com Article, "Estate Planning: A Family Affair"

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## Estate Planning: A Family Affair Use our guide to save on taxes, avoid probate and keep peace among your heirs.

If estate planning were just cold, hard numbers, it wouldn't be one of the financial tasks that people avoid the most. Not only does creating an estate plan force you to confront your own mortality, but it also forces you to decide who gets your assets, whether all heirs should be treated equally and who will play the key roles in settling your estate.

"With the possible exception of divorce work, emotions come out more in estate planning than anywhere else," says Gary Botwinick, an estate-planning lawyer in Denville, N.J. To help get past the uncomfortable thought of your own death, remember that if you die without a will, state law will govern the distributions of your assets—and it may not go the way you want.

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