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Editor's Note

It isn't as if most people need much of an excuse to avoid estate planning. Getting people to contemplate their own death can take some doing.

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to clear before they can take action.

But these days, the procrastinators have the perfect excuse: Congress. Washington has left the shape of the estate tax up in the air, leaving many people to claim they need the dust

These people need to read our cover package. It doesn't pretend to predict what Congress will eventually do. But it does make clear what the debate itself is about, as well as the need for people to start (or keep) planning—no matter how fuzzy the future may be.

To accomplish the first task, we asked an expert from each side to make the best case for why the estate tax should, or shouldn't, be scrapped. Their arguments are insightful, succinct and illuminating, wherever you stand on the issue.

We then asked financial planners to weigh in on what investors should be doing now, despite all the uncertainty. They had plenty of specific moves and strategies. But they also all agreed on what investors *shouldn't* be doing: nothing. Eventually, they warn, the dust will clear. And when it does, you want to make sure you're heading in the right direction.

—Lawrence Rout

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