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Christopher P. Cline is Wells Fargo Bank's Senior Regional Fiduciary Manager for Oregon and SW Washington. Before joining the financial services industry, he practiced estate planning law for over 15 years. Chris is a fellow of the American College of Trust and Estate Counsel. He has written *The Law of Trustee Investments* for the American Bar Association, five Tax Management Portfolios on various estate planning topics for the Bureau of National Affairs, chapters and one book on Oregon trust law, and numerous articles in national publications. He is a frequent speaker at various national estate planning seminars, and a past president of both the Portland Estate Planning Council and the Oregon State Bar's Estate Planning and Administration Section.