

Death Talk

“Grandpère, not to sound ghoulish, but what happens to your money and titles when you die?”

“Why would you say that question is ghoulish, Mercury?”

“Ah, well, talking about your death, not a pleasant topic.”

Gavin set down his glass and leaned forward slightly. “Let us dispose of that before we discuss what happens to my money and titles. Tell me, what is the average life expectancy in the UK?”

“I’m not sure, average? What, maybe 78 or so?”

“Close enough. Now that is the average, so some people live longer. Do any live to 150?”

“Heavens no! Even 100 is very rare.”

“Exactly. Therefore, death is inevitable, is it not? Why is the one thing that is inevitable the thing people do not want to talk about and do not plan for?”

“What do you mean, Grandpère?” asked Apollo.

“Apollo. You are a third-year student at one of the premier universities in the US, if not the world. Do you mean to say you do not know what ‘inevitable’ means?”

Apollo made a face. “You know perfectly well what I meant.”

“Yeah, had to yank your chain, though. Look at it this way; is it inevitable that you will return to Yale?”

“Hmm. Based on the dictionary definition, no, it is not.”

“Correct. It is highly probable; therefore, you made plans for doing so. Arranged to be able to submit papers on history and such, and to take exams to prove your language proficiency, all so this year would count toward graduation. Now, have you made plans for your death?”

Apollo looked thoughtful. “Umm, I suppose not. You mean like a will? I don’t have anything to pass on to need a will.” His eyes widened. “Fracking hell! Yes, I do!”

Gavin chuckled. “Finally soaked in, did it? Yes, you now have a rather substantial estate, so you need a will. However, I was talking about other matters: medical decisions, should you be on life support for an extended period; what sort of funeral do you want; burial or cremation; that sort of thing. Even people with modest assets need to document those, and not in a will; wills are sometimes not read for weeks after death. It gets worse; only about half the population has *any* life insurance. Do you have any? Do you, Mercury?” Both boys shook their heads. “Did not think so. You think because you don’t have a spouse or children depending on you, that you don’t need it. But consider this: it would likely cost \$10,000, at least, for your funeral and burial. Do you want your family to have to scrape that up? One more thing for you to attend to, immediately. This topic has always mystified me, with death being the only thing that is absolutely certain to occur to every single human, why do people shy away from discussing it? I realize I am somewhat an outlier here. I have tempted Mors often and had Morta hanging around closely for a time; even now, she must be haranguing Decima to re-measure my thread. Although I make jokes about this shadowy

adversary trying to kill me, I do take it seriously, thus I have made plans. You should too, and Miranda, we have spoken of this; get on the stick, please.”

“Aye, aye, sir,” replied Miranda. “Still a difficult subject for most of us, you know.”

“Bosh. Now, money and titles. Titles are easy, the twins will inherit—one dukedom each. The money would pass to Miranda first, then to the children. I have trusts established to ensure Castle Craignish, Striven House, and the staffs are properly taken care of, regardless of who holds the title. Say, why am I talking about money, when I’ve a trained economist in the house!”

Miranda snorted. “If you mean me, you have missed the mark. I have an undergraduate degree in economics; that is far from being trained. Athena and Minerva, and certainly Miss MacGilravie, have far more actual training and experience. Besides, my last class was almost 10 years ago.”

“And once again, you make me feel as if I have robbed the cradle. Only ten years since you were an undergrad? It’s been over 40 for me.”

“Phooey. Regardless of the calendar, you’re still a wicked little boy.”

Gavin grumped; Apollo and Mercury had a good laugh at his discomfiture; not often they had such an opportunity.