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Lessons learned from Game of Thrones

Submitted by Patricia D. Sklar on 06/03/2019 - 08:54

It's amazing to me that a show can start off so strongly, with critical acclaim and a massive following and, at least in the opinion of many, finish so weakly. There is nothing worse than a bad ending. In real life you don't want to be that way either. Whether or not you were upset with how things went down, one thing that Game of Thrones taught us was that untimely deaths can happen at any time and to anyone, especially to beloved characters.

I often find that when folks come to us looking for help, they do not have estate documents in place. There is no will, financial power of attorney, or health care directive of any sort in place. What people don't realize is that it can be a HUGE burden on your loved ones if there are no documents and thus no plan. It adds time to settle, likely angst for those involved and possibly an undesirable outcome. Imagine if the Hound died with no will and everything went to the Mountain...

If you were to become incapacitated and unable to make decisions, you would need someone to make health care decisions on your behalf and thus be your health care agent. The advance health care directive, as it is called in Georgia (or living will and health care power of attorney in some other states) allows someone to make health care decisions for you should you be unable to make them yourself. Bran was lucky that he was a minor and his parents were able to help him when he was pushed from the window. However, if you are an adult with no papers in place, you could run into the issue of who will make health care decisions on your behalf. Imagine if Tyrion became incapacitated and Tywin – or better yet Cersei – was the next of kin to make those decisions because he had no document in place... Tyrion was typically a planner, so I imagine he would have had his documents in place.

Financial power of attorney works the same the way. You would need someone to run your finances for you if you were to become incapacitated. If this is not in place, your finances might be neglected in your absence, causing you to miss paying mortgage or rent and other bills. Assuming you recovered, you would have the burden of untangling all of your finances after going through your ordeal.

While the advanced health care directive and financial power of attorney can help while you are still living, settling an estate with no will can be especially hard on loved ones in an already difficult time. It takes a lot of relying on the court to get it right. Don't make the mistake of thinking things will take care of themselves. It can take YEARS to settle everything, and even then you might not have approved the eventual outcome. Also, if you have minor children, then you are also leaving them to mercy of the court on what happens to them. Imagine Sansa being left in Little Finger's care... not good...

So make sure you finish well and get your estate documents in order. With a little planning, you can write the story you want.

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