

Senior Advice: Much ado about 'to do' list

by *Doug_Mayberry*

Q: I know you will believe this is stupid, but we always thought after we reached retirement we would have plenty of time to do all the things we always wanted. After a year of retirement we are frustrated by the fact we not only don't get everything done, but our "to do" list gets longer every day. Are we in the minority?

A: No. It appears you are really enthusiastic and happy about retiring. That's the good thing. First, instead of making a daily plan, write on your yearly calendar what you believe to be the mandatory "musts" - such as birthdays, holidays, vacations, graduations, medical appointments, tax deadlines and other annual completion dates.

Then, relax and lighten up by listing on your calendar what you consider your next level of urgencies. Before writing them in, prioritize them. Before making your calendar, rethink their importance. Are they really worth doing?

Learn to say "no" diplomatically to requests that you do not believe are necessary. We all want to be popular and participate in joint activities, but we also know we are also endowed with only so much energy. Agree to take on responsibilities, which are important to you, such as committing to a weekly or monthly participation in an event. Making a commitment may cause you to give up a family visit or vacation, which will create a lot of stress you don't need.

You've earned your freedom. As you enter your second year of your new lifestyle, determine which activities bring you the most pleasure. Overdoing it robs you of enthusiasm and only adds to your frustration. As many of yours peers have been through the same process, they will accept your decisions, knowing full well as you become more organized and settled in, you may change your mind next year. Volunteering in a limited number of organizations and rotating them offers you both the opportunity to help you digest which activities makes you prefer.

Add to your calendar the regular telephone calls you make to your family and friends as a reminder of the time it requires.

Now is your time to enjoy your time. Remember we are all on the clock. We just don't know what time it is.

Q: I am 73 years old, have no relatives, and live in a retirement community. My beautiful poodle Andy is my beloved and best friend for nine years. Now I am worried and concerned about what will happen to him if I'm gone before he is.

I am lucky enough to have extra money and would like to set up plan or trust of some kind to make sure he is well cared for. How can I go about doing this?

A: Pet trusts are now legal in many states including California, New York, Hawaii, Oregon and others. Check with your local Humane Society to determine legality in your state. A pet trust can take effect upon your disability or death. If your state does not have a law, you may wish to give money to a specific person on the condition it be used to keep and pay for expenses for Andy.

You will need to fund your trust with property or cash for your pet's lifetime. It's best to name a trustee and an alternate to pay the bills. The American Society for the Prevention of Cruelty to Animals estimates the annual costs to care for a cat to be \$675 and dogs, depending on size, from \$420 to \$780. Your wishes, such as who should receive any remaining assets after your passing, detailed instructions how you would like Andy to be cared for, and any other important concerns which worry you, should be written into your trust.

Discuss your wishes with your vet and search the Web site search engines, such as Yahoo or Google, which list attorneys who specialize in pet trusts. There are many choices.

Presently, 63 percent of all households have at least one pet. We love our pets, and they are entitled to being

cared for, as they become our best friends and companions for both our health and well-being. Setting up adequate arrangements for Andy now will bring you the peace of mind you need and want.

Doug Mayberry lives in a retirement community in Southern California. Send your questions to him at deardoug@msn.com or write to him at P.O. Box 2649, Carlsbad, CA 92018.

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