

1.

Organizers

Have you ever been on your way to the grocery store, minding your own business, enjoying the day, when suddenly you realize you were supposed to have lunch with your friend and completely forgot? Have you given enough to the local library or video store in late fines that they know you by name, and last time you went in they were they starting construction on the new wing you've managed to finance through your inadvertent donations? You're not alone. Fortunately, it doesn't have to be this way.

You don't have to own a Franklin Planner or a Palm Pilot to be organized. You don't need to be up on the latest and greatest gadgetry to keep your appointments, or accomplish your goals. All you need is a system that works for you.

Some people prefer to simply organize their events on a wall calendar. Maybe they like how easy it is to read, or the fact that they can see the whole month at-a-glance. Others prefer the ease and simplicity of those free purse calendars the bank hands you (like the ones that come with your AARP membership); still others like the ones they used to have at the office, that sit on your desk

and devote more space to each weekday.

While we don't expect you to sync your Blackberry with your Outlook calendar every morning in retirement, you may find that style appeals to you. After experimenting with a few different organizational methods, you'll know what works because it'll be keeping you on track. How do you know if it's working? Your friends will start to notice how on-time you are for your lunch dates with them. They'll start to thank you for sending their birthday cards on their actual birthday, instead of a week later. Your kids will begin noticing how much you're accomplishing on your own, and ask you what your secret is.

You, of course, will smile and nod with the wisdom that comes with experience, and explain that all this and more will be available in their Golden Years.

2.

Why Time Management is Important

Retirement: the Golden Years!! No one to tell you where to be or what to do; complete freedom is yours. No one looking over your shoulder to see if you're doing what you should be doing. No clock to keep you on track. No one to tell you how to organize your life.

Unfortunately, some people find this a hindrance rather than an advantage. One reason for this is that you may become excited about all the things you now

have time to accomplish, only to find that you're not particularly disciplined or organized and never reach those goals.

You might be disappointed in yourself, when really, you just haven't learned all the skills you need. Here are some things that might help:

- Make a list of all the things you'd like to accomplish, broken down by manageable tasks. Create dates by when you'll need to have the small pieces in place to create the steps toward your larger goal. Then, share these dates and goals with someone who will hold you accountable (i.e., someone who will help make sure you accomplish your goal! This means you may have to *let* them "nag" you if that's what it takes! Remember: this is what you asked them to do!)
- Take one night per week, say Sunday night, to plan out the next week's activities. It might seem silly, but you may find you enjoy the week more if you have something to look forward to. By scheduling events such as lessons and outings ahead of time, you can also build in free time where you don't have any obligations. But you will also have something to look forward to.

3.

**Three Thing
Rule**

Each day, take the three most important things you need to do. Just three, to start. List them out. Do them.