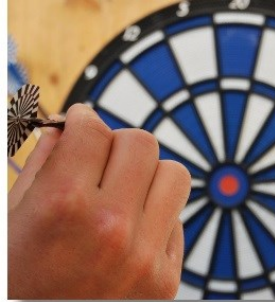


Next Chapter Notes

A Newsletter for those in
pre-retirement or retirement

Develop a Perseverance Mindset

Have you ever interacted with a coworker, friend or family member so focused on an issue that they didn't know when to quit? You may have been witnessing the trait of perseverance—the ability to demonstrate sustained effort despite obstacles and setbacks. Any worthwhile goal will face obstacles. While perseverance may appear obsessive, it's goal-directed rather than pathological. Many people are ambitious, possessing the desire, motivation, and excitement to achieve a goal. However, they lack the perseverance needed to make it happen. Perseverance is the bridge to the goal. Research shows perseverance is the #1 predictor of success and personal achievement at work and at home. To create this driving force within yourself, spend time on the first step: Create a powerful “why” so compelling that you'll laugh in the face of obstacles. Really dig deep. When you reach the “big why,” it will feel like rocket fuel. The rest is mechanics: create steps to the goal, track progress, anticipate and embrace challenges, practice positive self-talk, shun distractions, stay inspired, and reward yourself for progress.



Mental Health Awareness Month

It's “Mental Health Awareness Month.” Celebrate it by experimenting with this 30-day positivity exercise. Instructions: At night, before falling asleep, take a few moments to jot down one positive moment from the day, and take 60 seconds to really feel it again. Research demonstrates this exercise shows “neuroplasticity of the brain.” This refers to its ability to “rewire” itself and, in this case, nurture a more positive mental attitude—one that is more optimistic, resilient, and emotionally balanced.



Supportive research: [pmc.ncbi.nlm.nih.gov/articles/PMC8640953/](https://pubmed.ncbi.nlm.nih.gov/articles/PMC8640953/)

Discover JOMO—the Joy of Missing Out

FOMO—the “fear of missing out”—is anxiety caused by the perception that others have more exciting lives. Social media often triggers it, but there's a flip side called “JOMO”—the joy of missing out. It's a conscious reaction to feeling controlled by social media, encouraging turning it off, reclaiming time, and focusing on mental health benefits. When hit by FOMO, stop. Take a break. Do some deep breathing. Recognize it, then identify the positives in your life and be thankful. If possible, try a “technology-free” trip to the store or outing to feel fully present in the real world.

Source: babel.com/en/magazine/the-meaning-of-fomo-yolo



Avoid Common Regrets with Elderly Loved Ones

When an elderly family member passes away, it's common to regret missed chances for a deeper connection. Research reveals common regrets that, if understood, can help family members be more proactive and later more thankful for the time spent together. May is “Older Americans Month.” Consider taking steps inspired by the following regrets to engage more deeply with your elderly loved one: 1) assuming there will always be time to connect or repair issues, taking time for granted; 2) not asking about their life experiences, childhood, family history, faces in photos, or personal wisdom 3) not spending enough time to hear their unique stories, wisdom, and perspectives; 4) not trying to resolve past conflicts and rifts; 5) unspoken words of affection, along with a lack of appreciation and gratitude; 6) not providing caregiving, emotional support, or help with difficult issues as an advocate.



Source: www.samaritanj.org/hospice-blog-and-events/hospice-palliative-care-blog/end-life-regrets/

Maintain Healthy Boundaries at Work and Home

Even employees who believe in keeping healthy boundaries between work and home struggle to do it. Research shows, however, that maintaining boundaries is good for you. Productivity does not suffer! In fact, keeping boundaries can help workplace productivity by reducing burnout and turnover, improving focus, and creating a more positive work environment. Here are five boundaries most people struggle to maintain. If you recognize any of them and are ready for change, contact your organization's EAP, a therapist or coach to explore your next steps to make some or all happen: 1) not responding to work communications after hours; 2) having a dedicated place in your home to work—no, this is not only to avoid distractions but also to eventually train your brain to “turn on for work,” thereby improving productivity; 3) taking a real honest-to-goodness lunch break, rather than eating at your desk or skipping it altogether; 4) when possible, politely saying you can't take on more work or at least negotiating on deadlines; 5) making it step one when you arrive home to get out of your work clothes. Again, this ritual is not just about being more comfortable. It signals to your brain to destress and recognize the “day is over.” You may find establishing these habits will prove helpful in your “Next Chapter”.



Learn more: hubstaff.com/blog/work-life-balance-statistics/

Parenting Tips: Spring Means Stress for Young People



Spring is usually an inspiring season, but it can also bring major stress for young people. Academic demands, social dynamics, and environmental changes all converge at once. During this time, they face pressure to perform, fit in, and make important life decisions. The list is long: exams, project deadlines, financial aid decisions, senior-year transitions, prom, graduation, college admission issues, FOMO, changing friendships and romantic relationships, disrupted sleep, extracurricular demands, anxiety about summer plans, and possibly moving away. These maturity-building challenges still benefit from parental support. The key is awareness and open communication—try asking, “Hey, Billy, how are you feeling about school right now?” Let them vent. Offer tips on scheduling and study habits. Encourage taking things one day at a time. Talk about the importance of breaks and sleep. Model good stress management. Stay alert for signs of mental health struggles: withdrawal, depression, or sleep or appetite changes. Don't overlook the value of professional counseling. Ask your provider for checklists on symptoms of anxiety, stress, and depression. And seek support for yourself to explore how balanced parenting—without overstepping—can help build resilience.



Stress Tips from the Field: Managing Stress One Day at a Time



“Take it one day at a time.” This common saying means “stay present-focused” as a way of managing stress, but many related tips can help maximize this mindset—freeing you from spiraling into fear, sleep loss, and burnout. Consider: Avoid being overwhelmed by staying in the present. Still acknowledge today's stressors, but address only what is in front of you. Limit catastrophic thinking and “what-ifs” by focusing on what can be done now. Ground yourself in the moment and take purposeful action, even if small. This reduces anxiety and the risk of imagined worst-case scenarios. Let go of what you can't control. Build resilience through daily coping. Practice self-compassion—it muzzles your inner critic. Start the day with a simple goal to focus on the here and now, and realize that today's challenges build resilience for tomorrow's hurdles.

Next Chapter by the Numbers: Waiting to Get Healthy?



Turning 50 is a major milestone, but it's also a critical time to take charge of your health. Research shows that five key risk factors can cut up to a decade off your life if left unmanaged. These include smoking, diabetes, high blood pressure, high cholesterol, and obesity. Many people imagine retirement as the perfect time to finally focus on their well-being. “I'll lose weight”, “I'll see my doctor regularly”, “I'll eat healthier”. However, research shows that about 40% of Americans delay prioritizing their health until they retire. A 2022 study published in *The Journals of Gerontology* found that retirees were twice as likely to increase physical activity and improve their diet compared to those still working. However, waiting can cost you. According to the CDC, six in ten Americans already live with at least one chronic disease by age 65, including conditions like hypertension, diabetes, and arthritis. Poor health habits formed during working years often lead to higher risks of heart disease, cancer, and cognitive decline in retirement. Experts strongly recommend building healthy habits well before retirement. The American Heart Association notes that adults who maintain healthy blood pressure, cholesterol, and weight by midlife have a 78% lower risk of cardiovascular events later on. Even small changes—daily walking, eating more fruits and vegetables, quitting smoking—can drastically improve long-term outcomes. The good news? Addressing even one risk can significantly boost your life expectancy by decades. Healthy eating, regular exercise, routine check-ups, and quitting smoking are powerful tools to turn back the clock. At 50, it's not too late — small changes today can mean many more tomorrows.