

Next Chapter Notes

A Newsletter for those in
pre-retirement or retirement

Beat Heat Exhaustion

If you work in summer heat—rooftops, roads, landscaping, construction sites—you know how brutal hot, humid days can be. Staying hydrated is essential, but you need to do more to prevent heat illness. Hydration and “powering through” won’t prevent heat exhaustion, which can leave you weak and tired, and even lying down at day’s end offers little relief. Don’t be fooled—even if you’re young and fit, heat exhaustion stresses organs and may increase your risk for cardiovascular or kidney issues later. Here are OSHA’s tips for avoiding heat exhaustion: 1) Let your body build heat tolerance by gradually increasing your exposure over several days. 2) Drink water every 15–20 minutes, not just when you’re thirsty. Avoid caffeine, which dehydrates you faster. 3) Schedule breaks out of the sun and find ways to cool off. The hotter it is, the more frequent the breaks should be. 4) Know the symptoms of heat illness and watch coworkers for signs of dizziness, heavy sweating, nausea, or confusion.

Source: [osha.gov/sites/default/files/publications/3431_wksiteposter_en.pdf](https://www.osha-slc.gov/sites/default/files/publications/3431_wksiteposter_en.pdf)



The Power of Decisiveness

Being decisive means you can make a decision, but also be timely and confident about it. Decisiveness is a soft skill that can be honed, and the more decisiveness you practice, the less wavering you will experience. Effective people are often noted for their decisiveness. Decisive people reduce delays, take action, model positive behaviors for others, and tend to excel at seeking clarity, which means better decisions. It’s easier to be more decisive if you intervene when there are roadblocks like fear of failure, overthinking, perfectionism, and fear of not getting recognition. Self-awareness is key. Simply examining these roadblocks weakens their grip. Naming these culprits puts you in control. Remember, no decision is without risk and uncertainty—you may not know or guess what will happen. Learning to tolerate this is part of the journey. Struggling with indecisiveness or procrastination...seek help from a mental health provider or coach.



Micro-breaks— Stress Management in 30 Seconds

Micro-breaks are short, intentional pauses in your work lasting 30 seconds to 5 minutes. They interrupt the buildup of physical and mental stress. Take them throughout the day to reset focus, lower tension, and improve performance. Stop and check in with yourself and your body. Stretch, stand, walk, breathe deeply, or sip water. It sounds simple, but many skip micro-breaks because they are caught up in the intensity of what they’re doing. Being in “go mode” reduces awareness of your need to recharge. Mini-breaks help prevent burnout, boost productivity and enhance our physical, mental and emotional “range of motion”. Set a phone timer if needed, or take a break when you notice mental fog, forgetfulness, irritability, impatience, eyestrain, body tension, slumping, or dozing off.



Credit/Identity Theft Tips

Identify theft happens when someone uses your personal information—like your name, Social Security number, or credit card details—without permission to commit fraud or other crimes. Victims often spend months or years trying to repair costly damage to their credit and reputation. If you suspect identity theft, contact one of the three major credit bureaus to place a fraud alert on your credit file—not just your bank or credit card company. That bureau will notify the other two. A fraud alert requires creditors to verify your identity before opening new accounts or changing existing ones. Each bureau will send you a free credit report. You can also request a “security freeze,” which prevents new accounts from being opened in your name until you lift it.



Learn more: consumer.ftc.gov (search “what’s in your credit report”).

Personal Wellness Matters in Our Relationships



There's a connection between personal wellness and your ability to have great personal relationships. In turn, a positive personal relationship experience helps you feel more excited and motivated. Taking care of your mental health and well-being is key to life satisfaction, and it makes you more resilient when coping with difficult people. Here's the point: See personal wellness as a professional responsibility with big pay-offs—not just for giving you more energy, but also for handling workplace challenges. Much lip service is given to wellness, but it influences how well you focus, respond emotionally, stay patient, listen better, avoid burnout, and act professionally in tense situations. This includes not just external customers, but also coworkers and the teams you support—your internal customers. Ready to be more intentional about wellness? Focus on these five areas: mental and emotional wellness—managing stress and nurturing a positive mindset; physical wellness—getting enough sleep, ensuring hydration, and eating well; social wellness—building support and positive relationships; work-life balance—creating boundaries between energy spent on your job and personal time; and values alignment—clarifying goals and direction based on where you are now and where you want to go.

Resilience Tip: Optimize Your Energy



Being productive isn't just about goals, organization, motivation, and time management. It's also about managing the energy you have to accomplish tasks. Physical, emotional, and mental energy are your three "energy spheres." Nurture them, replenish them, and be aware of their peak periods. This is the art of energy optimization. The goal is to align tasks with the times of day when energy spheres are strongest so you can work efficiently and keep your momentum. When energy is low in one area—say, mental clarity—it's smarter to shift to a task requiring physical movement. For example, postpone a project until tomorrow morning if this is usually when your mental energy peaks. For now, with 30 minutes left in your day, straighten your desk to prepare for tomorrow when physical energy is more available. Paying attention to energy optimization can help prevent overexertion, reduce mistakes, and boost productivity. Try this: During the day, log and rate your energy using a scale ranging from 1 to 10—physical, mental, and emotional. Patterns will reveal your peaks. Once you know them, you'll likely use them to accomplish more.

Next Chapter by the Numbers: The Critical Role of Volunteering Before and After Retirement

Planning the transition to retirement or managing in-retirement activities can involve developing a life of being of service. Volunteering plays a vital role in shaping individuals' lives across different stages of adulthood. Before retirement, primarily involving adults in their 40s and 50s, about 25-30% engage in volunteer activities, averaging around 50 hours annually. Motivations include giving back to the community (68%), developing skills for future employment (54%), and staying socially connected (47%). These activities help build networks and are often viewed as preparation for retirement that includes developing a future sense of purpose, identity and filling one's days. After retirement, typically aged 60 and above, participation increases. Approximately 30-35% of adults 65+ volunteer regularly, with nearly double the hours—about 100 annually—compared to their pre-retirement years. Retirees cite health maintenance, social engagement, and giving back as key motivations. Research shows that volunteering contributes to better physical, mental and emotional health. Retirees experience 15-20% better physical health and 20-30% fewer depressive symptoms. Long-term studies indicate that weekly volunteers among retirees can see a 25% reduction in mortality risk over ten years. There are many organizations in the community to explore opportunities. Organizations such as Points of Light, VolunteerMatch, and AARP Foundation Corps, Retired & Senior Volunteer Program (RSVP), Senior Corps, Red Cross, Habitat for Humanity, United Way and others facilitate these efforts, demonstrating that volunteering fosters healthy, purpose-driven aging, benefitting individuals and communities alike.



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