

Next Chapter Notes

A Newsletter for those in
pre-retirement or retirement

Build Your Physiological Reserve to Survive Illness



Physiological reserve is your body's ability to tolerate and recover from stress, illness, and injury. The concept becomes increasingly important with age. Although many people focus on preventive care, immunizations, avoiding colds and flu, or preventing pneumonia, it is often low physiological reserve that places them at risk for poor outcomes, including death. Treating an illness with antibiotics, for example, addresses only part of the problem. Even if treatment is successful, the body must still clear infection and inflammation and repair damaged tissue. Someone with a low physiological reserve may not have enough capacity to recover and survive. Do you or someone you care for have enough reserve to fight a serious illness? Building muscle mass, improving cardiovascular and pulmonary capacity, maintaining good nutrition, strengthening immune function, preserving mobility, preventing deconditioning, and supporting mental health all contribute to physiological, mental and emotional reserve. Small, consistent gains—not exceptional performance—can significantly improve survival from illnesses that otherwise carry high risk of fatality.

Learn more: pmc.ncbi.nlm.nih.gov/articles/PMC10012993

What a Food Diary Can Do

Millions diet annually, yet most skip the one tool proven to double weight loss—a food diary. A food diary exposes hidden eating patterns and boosts accountability. Although nearly every dieter is told to track intake as a critical part of weight loss, studies show only about 30% do. Without a diary, you underestimate intake by 20% to 50%, miss emotional triggers causing stress eating, and overlook portion creep. Here's the real magic: Using a food diary creates awareness that the true power for motivation and dieting success comes not from willpower but from insight. Goal setting, especially in the first of the year (resolutions), is an important skill. See January *Next Chapter Notes* [Next Chapter Notes Newsletter - Chris Gomborg](#) for goal setting methods.



Learn more: www.health.harvard.edu/blog/why-keep-a-food-diary-2019013115855

Make Distractibility a Valuable Trait

What's the mental impact on and cost to your employer for your bingeing on trivial, online, short videos that consume your time and attention? This activity is called brain rot. Brain rot hooks you into a constant loop of low-value, fast-paced content that captures attention while quietly consuming time that could be used better. Over time, brain rot increases mental fatigue, making sustained thinking harder and reducing productivity. One study found 40 to 45 minutes of non-work social media drained roughly 9% to 10% of daily productivity. For employers, the cost includes slower task completion, more errors, and reduced creativity. To break the habit, 1) replace short-form viewing with a walk, stretching, or an activity that restores attention; 2) notice how refreshed and focused you feel afterward; 3) use website blockers requiring a password to access distracting sites; and 4) set firm limits on short-form content—or save it for after work to protect energy during the day.



Are You an Enabler but Don't Know It?

Common in alcoholic relationships, enabling also occurs at work, but the cost to employers is financial. Are you a workplace enabler without realizing it? Enablers often have strengths—they tend to be loyal and empathic, love their jobs, prioritize harmony, and are compassionate and optimistic. With all this positivity, what could go wrong? Motivated by a need to be needed, avoid conflict, and preserve emotional stability—often learned early—enablers may cover missed deadlines, fix recurring mistakes, take on extra work, excuse poor performance, or shield coworkers from feedback. These behaviors can build crisis, letting problems grow until they erupt and disrupt the workplace. Breaking enabling patterns is challenging, but the employee assistance program can help employees recognize them. Contact your organizations EAP or a mental health provider to learn more.

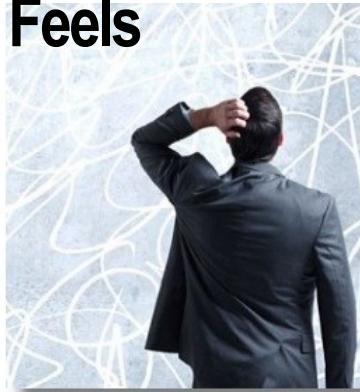


When Everything Feels Uncertain

It's normal to feel on edge working in almost any industry these days. Why? Ongoing economic uncertainty, fear of layoffs, artificial intelligence-driven change, and heavy workloads are major stressors, with up to 65% of workers citing job insecurity as a key source of anxiety.

There is no magic fix, but proven coping strategies can reduce anxiety, burnout, and harm to well-being. The following strategies build on each other. Test them and see if they make a positive difference. 1) Recognize what you're feeling and verbalize it. Say, "I'm feeling anxious about my job." This breaks avoidance and denial patterns, lowering emotional intensity and facilitating calmer thinking. 2) Act on what you can control. You can't predict employer decisions, but you can start a \$20-a-week emergency fund, update a résumé, or learn a new skill. Small actions restore a sense of control. 3) Do the basics: sleep, exercise, get good nutrition and hydration, and use stress-management skills. 4) Lighten the emotional load by talking with people who offer empathic listening rather than advice. Healing comes from being heard. 5) If worry overwhelms you, write your concerns down, even at night. This offloading through expressive writing calms the mind and limits catastrophizing. 6) Be proactive to avoid helplessness. Counter it by updating skills, networking, re-searching, and building connections.

Mental health statistics for 2026: growththerapy.com/blog/workplace-mental-health-statistics/



Retirement by the Numbers—Longevity Pillars Sleep



One of the pillars of longevity in retirement focuses on sleep. Sleep often changes after age 50. It is estimated that 30-50% of the US population 50 and older have sleep complaints or symptoms (difficulty falling/staying asleep, nonrestorative sleep, frequent awakenings). Chronic insomnia disorder (meeting clinical criteria, persistent difficulty along with daytime impairment) is estimated to be about 10–20% those 50 and older. These sleep problems are no way to enjoy your Next Chapter.

Many people report sleeping more lightly, waking more often during the night, and going to bed and waking up earlier. Trouble falling asleep or staying asleep is common, as are early morning awakenings and daytime tiredness. Health problems (pain, arthritis, heart or breathing issues), nightly bathroom trips, medications, use of alcohol and caffeine, worry or low mood or depression, and less daytime activity can all make sleep worse. In the US population of those 50 and older, conditions like sleep apnea (brief pauses in breathing during sleep) occur in about 20–30%, and restless legs occur in about 5–10%.

Poor sleep can affect memory, mood, balance, connection with others, and overall energy. The first step is to check with and work closely with your doctor to rule out medical causes, medication side effects, or your use of substances. Many people do best with simple, non-drug changes: keep a regular wake-up time, limit time in bed if you're not sleeping, get up if you can't fall asleep, avoid long naps, cut back on late caffeine or alcohol, stay active during the day, and wind down with quiet, calming activities before bed. These are known as sleep hygiene strategies. With small, consistent changes, sleep can improve at any age. Your care provider can refer you to sleep specialists, including a pulmonologist for a sleep study, or to a mental health provider who can help you develop strategies to improve sleep hygiene.

Resources include (partial list):
National Sleep Foundation (NSF)

<https://www.thensf.org/>

Academy of Sleep Medicine

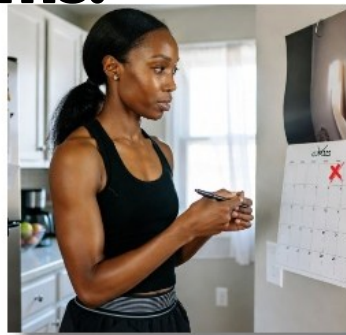
<https://aasm.org/>

National Institutes of Health (NIH)

https://www.nhlbi.nih.gov/files/docs/public/sleep/healthy_sleep.pdf

Exercise Programs: The Hardest Part Is Starting

Getting motivated for a daily walk can feel impossible at first, but once you complete the first day, the second usually feels easier. That first step is often the biggest hurdle. Here's how to keep going. Find compelling reasons to persist that overcome the desire to slack off. 1) Identify the win in getting started; 2) notice positives on your walk —enjoy surroundings, processing thoughts and problems; and 3) use exercise to fill otherwise empty time before a scheduled commitment, building momentum with rewards, because momentum and a sense of accomplishment make follow-through easier. The weak slack-off day often appears early, when the mind struggles between urgency and ought-to, feeling the task necessary but unrewarding. By reframing walking as enjoyable and useful, each step becomes a small victory, reinforcing consistency and turning a challenging habit into a rewarding, sustainable part of your routine. Planning is part of establishing motivation. See January 2026 *Next Chapter Notes* for a strategic approaches to goal setting. [Next Chapter Notes Newsletter - Chris Gomberg](#)



Chris Gomberg
Retirement Coach

Providing individual, couple and family coaching and consultations for pre-retirement and in-retirement non-financial planning.



Web:
www.chrisgombergretirementcoach.com
Email:
chrisg@chrisgombergretirementcoach.com
Phone
818-692-1934