

Next Chapter Notes

A Newsletter for those in
pre-retirement or retirement

Finding Peace with Nursing Home Placement Decisions

Facilitating the placement of a loved one in a nursing home can provoke a mixture of guilt, grief, relief, fear, and uncertainty. A key principle in this process — helping patients and families decide how to interpret this transition for the sake of their health and mental well-being is “meaning making.” The goal is to accept that the transitions that will occur are not failures, losses, or tragedies. Instead, they can be understood as acts of caring—ensuring safety, access to skilled support, and comfort that may no longer be possible at home. This does not erase feelings of sadness, but it offers a clearer, more compassionate understanding of what you are doing and why. Success is achieved by seeing yourself in a new role as advocate, companion, and emotional anchor. Many families discover renewed energy for connection through visits, conversation, reminiscence, and simple presence. If your family is facing these decisions, a counselor specializing in these transitions can help guide you through the process and offer support in just a few sessions. There are lots of providers to help, but you can start with your state’s Local Area Agency on Aging or AARP..

www.hhs.gov/aging/state-resources/index.html
www.aarp.org/caregiving/



Better Relationships at Work & at Home:

Seek Connection, Not Contention

Do you experience “oneness” with family, friends or coworkers—the genuine sense of shared purpose, closeness, and understanding that can make relationships soar? Many relationships drift into debate, control, and defensiveness, where spotting what’s wrong, proving a point, or avoiding responsibility dominate daily interactions. This environment can be stifling, but you can shift it quickly by seeking connection in every interaction. Seeking connection means practicing empathy, showing curiosity, and understanding before responding. Keep this goal in mind by choosing patience over impulsive reactions. Be other’s biggest fan when they share wins, ideas, and good news. Connection-driven communication supports psychological safety, making it easier to exchange ideas, solve problems, and stay engaged. Connection does not eliminate disagreement; it improves how it’s handled. With less defensiveness, your ability to influence others increases. These rules work anywhere people matter—and the payoffs can include both that sense of oneness and healthier relationships.



Stress Tips from the Field: Narrow the Focus to Beat Overwhelm

Overwhelm isn’t about having too much work—it’s about facing too many competing priorities. This “deer in the headlights” experience causes stress. To exit this state, ask a simple question: “If I complete one task in the next hour, what should it be?” Consider: If you don’t know what to do, use what you do know, and do that. Make it your best effort. Even a little progress creates a sense of control, reducing anxiety. Overwhelm dissipates as your focus narrows and sequencing begins. Once movement is underway, momentum follows.



Clutter Is a Vampire

Clutter doesn’t just sit there—it quietly drains you. Like a vampire, it feeds on your time, attention, and energy. There’s even a business case for reducing clutter at home or at work. Research has shown repeatedly that every visible item competes for mental space, creating low-level “background noise” your brain must manage.

You may not notice it, but you feel it—fatigue, irritability, and difficulty focusing. Look around at the clutter; piles of paper, unopened mail, and unused items often represent unfinished decisions and stalled projects you plan to address someday. This dynamic keeps your mind in a subtle state of tension. The book that sparked the decluttering movement is *The Life-Changing Magic of Tidying Up*, by Marie Kondo. Learn how simple and powerful decluttering can be.



Mental Health Awareness Month: How Is Your Mental Health



We schedule physicals, get blood-work done, and check our blood pressure. These tests help us understand our physical health, but mental health doesn't have the same level of routine testing. While screenings exist for conditions like depression or substance use disorders, emotional wellness and emotional fitness are harder to measure. How's your mental health and emotional fitness? Most of us assume we're okay—until we're not. A practical way to gauge where you stand is to look at four areas: 1) Emotional resilience—can you bounce back from everyday stress, or do you stay stuck in sadness or rumination? 2) Thinking patterns—are your thoughts realistic and flexible, or increasingly negative and repetitive? 3) Behavior—are you following through on responsibilities, or withdrawing from activities you once enjoyed, with changes in sleep or appetite? 4) Relationships—are you connecting well with others, or are you pulling away, experiencing conflict, or struggling to set boundaries that protect your time and energy? Pay attention to ongoing disruption in any of these areas. Mental health can be strengthened, much like physical health, through small adjustments; limit news and social media overload, protect sleep, and stay connected to supportive people. Do small, intentional things each day that align with your values—what matters most to you—rather than living on autopilot. Mental health improves with steady attention. See "Our Epidemic of Loneliness and Isolation: The U.S. Surgeon General's Advisory on the Healing Effects of Social Connection and Community" <https://www.ncbi.nlm.nih.gov/books/NBK595227/>

Financial Preparedness and Peace of Mind



Few things are as stressful as financial anxiety associated with home or workplace uncertainty or sudden job loss or retirement. Although job security is rarely guaranteed, a little preparation can prevent fear and panic if the worst were to happen. Search "simple apps for managing a budget." Many apps exist that can be mastered in minutes to get you on track with better managing income and cash flow. Spending on housing, utilities, food, transportation, lattes...you'll see it all. When you do, you'll feel more control. Being more empowered equates to less anxiety. Separate your needs from your wants. Discover where it is easiest to cut back and trim your outgo. Start an emergency savings set-aside, and use any automatic deposit methods your banking institution may offer to make it happen. Like most people, you'll be amazed by how easily and painlessly your savings pot builds up. Do not allow the fact that it currently contains \$0 to stop you from beginning this step. Key idea: Financial preparedness is not about having all the money you need if something untoward happens. It's about increasing your sense of control and resilience when it does. There are financial and mental health professionals who can lead you to more resources, money tips, and ways to decrease your financial exposure with services in your community, many of which are likely free.

Making Healthy Habits Stick



Most people want to maintain healthy habits, but sticking with them isn't easy. We don't fail because we lack willpower—that's a myth. The real issue is skipping the design steps that help habits stick. That's the difference. A habit forms when a behavior becomes automatic—but it also requires a trigger, a cue, a routine, and the brain's anticipation of a reward. Miss these elements, and your goal fades. Start impossibly small: a two-minute walk, one glass of water at breakfast. When done consistently, these simple actions build neural pathways and become routine. They also grow stronger with repetition. From there, scale up by layering habits. Add a new behavior to one you've already established. If you're walking 20 minutes a day, add two minutes of light stretching right after. The walk becomes the cue, stretching the routine, and physical relief the reward. Track your progress and reward yourself often. This step is frequently overlooked, yet it helps lock habits in place for lasting change. Resources include books such as "Eat the Frog" by Brian Tracy and *Atomic Habits* by James Clear.

The Most Dangerous Drug May Not Be What You Think



News media often tracks the most dangerous illicit drug on the street. Increasingly, the answer isn't a single drug—it's unpredictability. Illicit substances are synthetic, rapidly changing, and mixed with potent compounds. Counterfeit pills are everywhere, and what's inside them is anyone's guess. Even non-drug users can become victims—through a spiked drink, an unknowingly purchased counterfeit pill, or what appears to be a legitimate prescription. Worse yet, standard overdose treatments don't always work. This is the new drug crisis. Awareness is your best protection. If you or someone you know is struggling with substance use, seek help, resources and support.

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