Chris Gomberg
Retirement Coach

Next Chapter Notes

November 2026

A Newsletter for those in pre-retirement or retirement

Temptation Bundling: Exercise You Can't Refuse



Exercise—for many it feels like another chore requiring loads of discipline that is bound to fade. Try "temptation bundling": pairing exercise with something you really look forward to and can't wait to repeat. An example might be saving your favorite audiobook or podcast for a daily walk, then choosing a route that ends at your favorite coffee shop. You get fresh air, entertainment, and a treat to look forward to. The walk takes you somewhere you want to be. Exercise comes with it but does not overwhelm you. Miss a day? Resume at the next opportunity. Notice what makes you eager to repeat the experience and build around it. Challenge: How many desirable activities can you combine into one event that flips the script and motivates you to exercise?

Learn more: faculty.wharton.upenn.edu/wp-content/uploads/2017/07/TemptationBundling.pdf

"Letting Go" to Help a Loved One Change



"Letting go" means stepping back from rescuing so the person you care about faces the natural consequences of their choices, which often motivate change. Letting go isn't abandoning someone, withdrawing love, ignoring danger, or giving them the silent treatment. It means that you stop making excuses for their behavior and allow them to take full responsibility for their own life. Sounds simple enough, but in practice it can be one of the hardest things in the world when you care for someone deeply. Making the change often requires support, counseling, and guidance so letting go doesn't become an "on and off" behavior that reinforces the very problem you are trying to solve. Letting go is a powerful dynamic, but overcoming fear, guilt, and old habits takes immense courage and patience. This is where you can get professional help or find a support group to you help set appropriate boundaries and hold firm. Has the on-and-off-again cycle of letting go and enabling got you stuck in a loop of exhaustion, convinced that "they'll never change"? If so, you're ready for the next step in healing: starting with yourself so you stop standing in the way of progress and your goals, whatever they mya be.

Learn more: Co-dependents Anonymous CoDA.org
Alanon Al-Anon Family Groups

Holiday Guest Stress Tips You Missed



"Never again!" is a common outcry after holiday guests leave. A little planning can help you enjoy their company instead of counting the hours until they leave. Try these tips: 1) Set a hosting budget for food, outings, and extras, including impulse purchases. Plan meals ahead, make one night a potluck, and let a relative treat everyone to dinner. 2) Give guests specific jobs from day one. Most want to help but need direction. Instead of waiting for offers, ask, "Can you handle Saturday's salad?" 3) Plan recovery time. Leave yourself an easy day before returning to work and avoid important commitments the morning guests leave. Feeling anxious about visiting relatives or having difficult family interactions? Seek counseling for help planning boundaries, managing expectations, and responding to situations you anticipate.

Avoid Caregiver Denial



Family caregivers play an important role, but responsibilities typically grow more strenuous. Self-awareness is key to wellness so you have time for your health, rest, and relationships. Denial is common among caregivers in the beginning. Do you drive a parent to appointments? Sort pills for another? Call nightly to check on things? If so, you're a caregiver. Naming the role helps you plan for expanding responsibilities before you're missing work, losing sleep, or feeling overwhelmed. Telling yourself you're "just helping out" or can handle everything just fine may delay asking for support. Exhaustion, stress, and resentment can follow. So, recognize the role early so you plan on sharing responsibilities and protecting your well-being. Consult with a caregiver specialist or mental health provider for guidance, and explore education, tips, and others' shared experiences at www.caregiveraction.org/.

Information in *Next Chapter Notes* is for general informational purposes only and is not intended to replace the counsel or advice of a qualified health or legal professional. For further help, questions, or referral to community resources for specific problems or personal concerns, contact a qualified professional. Add "http://" to source links to follow. Link titles are always case sensitive.

Soft Skills:
Developing Greater Self-Confidence



You can build greater self-confidence, but it takes intention and action. Confidence means trusting yourself to respond effectively, learn from mistakes and recover when criticism sting Confident people contribute ideas, accept feedback, and handle uncertainty better. Try these steps: 1) Complete what you commit to. Following through builds pride and gives you evidence that you're dependable. 2) Prepare for events and challenging conversations. Preparation helps you contribute and increases your chances of success. 3) Speak up—at least once—during meetings. "Sitting back" or avoidance can reinforce self-doubt. 4) Avoid any language that discounts your ideas. For example, replace "I'm not the expert here, but what about this idea?" with "Here's an approach worth considering." 5) Keep a wins log. It can have a positive impact. Look for and record one success daily. And review your progress. 6) Notice what's working. Learn from setbacks and block self-critical thoughts. Learn from mistakes; don't ruminate on them. Focus more attention on your accomplishments. 7) Accept manageable challenges when offered or presented. Each stretch of your abilities beyond your comfort zone builds another layer of discovery and self-confident thinking. Confidence follows action steps. It's not something you "psych" yourself into, but something you build with each experience and opportunity. If self-confidence or self-esteem are primary issues, seek help from a licensed mental health professional.

Men's Health Awareness Month:
Confronting Your Buddy's Use of Alcohol



"Where did you say I could get help?" That call from a friend may come when you least expect it, but only if you've started talking to him about his drinking. Addictive disease is chronic, so another alcohol-related incident is almost guaranteed: a missed commitment, a fight, a close call driving home. Each incident temporarily lowers his defenses and opens a window to urge counseling or treatment. That window closes quickly, and the next incident is often worse. Start now. Talk privately when he's sober. Stick to what you've seen and why it worries you: "Last night you couldn't remember how you got home. I'm worried. Will you talk to someone?" Expect denial or digs at your own drinking. Don't take the bait. Each conversation adds to the last, so when the crisis comes, you're the one he calls. A mental health professional can help you plan what to say and line up help so you have an answer ready.
Learn more:
niaaa.nih.gov/health-professionals-communities/core-resource-on-alcohol.

Chris Gomberg
Retirement Coach

Providing individual, couple, and family coaching and organizational consulting on pre-retirement and in-retirement non-financial planning.
Web: www.chrisgombergretirementcoach.com
Email: chrisg@chrisgombergretirementcoach.com
Phone: 818-692-1934

Exercise Snacking: How to Boost Physical, Mental, and Emotional Health *in Minutes*



Many people plan to wait until their Next Chapter to start taking care of their health and keeping their exercise commitments. In our Next Chapter, binge-watching may become the day's exercise (at least your thumb gets a workout). However, long stretches of sitting or lounging are linked to poorer health. This includes a higher risk of elevated blood sugar (diabetes) and heart problems (hypertension) and may affect mood (depression and anxiety) and overall sense of well-being. While many of us sit for work, read, or just lounge, brief movement breaks can interrupt sedentary time and support physical, mental, emotional, and spiritual well-being.¶***Exercise snacks*** are short bouts of activity throughout the day. Research suggests that breaking up sitting with brief activity can improve post-meal blood sugar and insulin response. Some studies also report benefits for blood pressure, fatigue, mood, and cardiorespiratory fitness. The results vary by activity, so exercise snacks are best viewed as a useful addition to—not a replacement for—regular physical activity. No single duration is mandated for an exercise snack. They are brief, intense bursts of activity designed to fit easily into a sedentary day. Exercise snacks can last as little as 20 to 30 seconds, with an upper limit of 1 to 5 minutes per session. They are moderate-intensity movements spread throughout the day. Moderate-intensity activity makes your heart beat faster and your breathing harder, but you can still talk—though you might find singing difficult. Notably, if an exercise snack reaches moderate intensity, it can count toward the recommended 150 minutes of exercise per week. ¶Exercise snacks might include non-equipment moves (e.g., stair climbing); bodyweight strength moves such as squats, lunges, push-ups, or arm raises; or environmentally based moves (e.g., short brisk walks, jogging, running in place, or jumping movements). Choose those movements that suit your fitness and abilities. Start gently, especially if you are new to exercising, and build up gradually as you feel more comfortable. If you have health conditions or are unsure what activity is safe for you, ask your healthcare professional. You don't need special equipment or a long workout to get started. Set a reminder, like a timer, on your computer or smartwatch, and then snack. An added benefit is that it may briefly divert your attention and curb the urge to reach for unhealthier snacks.¶So, take those few minutes to move. These small microbreaks can be a practical exercise-snack break. Of course, the type and the ideal duration can vary by activity, but repeated throughout the day, they can make an active routine easier to maintain.
So, get snacking…exercise snacking, that is!

Mayo Clinic: https://newsnetwork.mayoclinic.org/discussion/mayo-clinic-minute-boost-your-health-and-productivity-with-activity-snacks/
Medscape: https://www.medscape.com/viewarticle/breaking-sedentary-time-exercise-snacks-2026a1000zpv?form=fpf