

## Next Chapter Notes

A Newsletter for those in pre-retirement or retirement

### Master Persistence and Stick with Your Resolutions



**P**ersistence—who can deny its essential role in the success of any endeavor? Persistence is your ability to continue to strive toward your goal, completing tasks and overcoming obstacles. Motivation is not the same as persistence. Motivation refers to the inner desire, and it is what fuels persistence. To experience more success, foster persistence. 1) Be very clear about your goal so persistence has a vision and target. 2) Make your goal achievable, not overwhelming. 3) Do not delay tasks needed to accomplish your goal. Delay slows progress, and experiencing slowness can undermine one’s desire to persist. 4) Avoid negative self-talk, self-doubt, and fear of failure. They too can sabotage your persistence. To fuel persistence, in 2024 laugh in the face of setbacks and embrace mistakes as challenges.

### Get a Post-holiday Financial Rehab Strategy



**R**ather than experience the dread that comes with knowing bills are coming due soon, get proactive with a post-holiday financial rehab strategy plan. Take charge now to regain control over your finances and set a positive tone for the year ahead. Focus on creating a realistic budget, track expenses, and decide on financial goals. Get debt repayment strategies, if needed, from online or community resources like the National Foundation for Credit Counseling, where lots of resources have recently been established online to help you. If you recognize that you have issues with money and spending, you can ask help from an a mental health professional. Learn more at [nfcc.org](http://nfcc.org).

### Could You Benefit from a Stand-up Desk?



**C**ould a stand-up desk be a good thing for you? By using a stand-up desk, you could enjoy numerous benefits, including decreasing the amount of time sitting while warding off the related adverse health effects, improving posture, reducing strain and pain, remaining more alert, and burning more calories while working, sending emails, virtual calls and surfing the net. You could also experience increased energy and higher productivity. Benefits vary among individuals, and some circumstances are more suitable than others to the implementation of stand-up desks.

Learn more: [www.ncbi.nlm.nih.gov/pmc/articles/PMC8582919/](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC8582919/).

### Would You Use a Self-help Group?



**A** self-help group is a gathering of individuals with a shared concern who provide mutual support, encouragement, and guidance to one another. Would you resist using a self-help group? These common myths typically hold people back. Myth: Only people with late-stage problems join self-help groups. Fact: Self-help groups include individuals at all stages. Myth: You will be judged. Fact: Self-help members foster acceptance and support, not judgment. Myth: A self-help group is a cult. Fact: Self-help groups prioritize personal choice and support, not control. Myth: Individual counseling is better. Fact: Individual counseling and self-help groups have different purposes; a self-help group may facilitate change in ways not possible via individual counseling.

Learn more by reading “The Inclusion Dividend: Why Investing in Diversity & Inclusion Pays Off” by Kaplan and Donovan.

# Overcoming an Unwanted Habit



**W**ell-researched strategies exist for overcoming unwanted habits

(procrastination, nail biting, poor eating habits, spending, negative thinking, etc.). When you logically combine various techniques, you increase your odds of success. 1) Define your goal. What will success look like, and how will you behave when you overcome the habit? 2) Understand your triggers—realize what prompts you to engage in your unwanted habit. Keep a diary for a few days. Note what happens the moment before the behavior happens. 3) The idea, is to interrupt and replace this trigger-response dynamic. Some call this having a “Powerful Diversion of Interest”. Do so by substituting the unwanted habit with a healthier, more positive behavior as quickly as possible (e.g., put your running shoes on the sofa cushion where you normally sit after arriving home to remind you that going for a run is a better choice than engaging in your habit. 4) Track your progress and do it in writing. This “action” sustains motivation. 5) Be kind to yourself if setbacks occur—keep going. And when you find you are successful in changing your habit, be sure to recognize and reward your efforts (just not with the habit you are trying to change). 6) Use relaxation or mindfulness techniques, like meditation, to heighten self-awareness and refocus on your efforts. This trains your brain, enabling you to spot triggers and patterns associated with the unwanted habit. 7) Employ external influences to help break the habit. For example, if your goal is to reduce “screen time with your computer,” use apps or tools to control access to the device. Also, connect with someone who can be a support and help you get back on track. Some people use an “Accountability Partner”, 8) Can you find a support group where you can share your experiences and gain strength and hope? If so, this is one of the greatest strategies to help you be successful.

9) Consider professional counseling to achieve your goal. If you’d like to learn more about systemic goal setting go to my website [Instructions-for-Using-the-Five-Year-Retirement-Planning-Sheet-.pdf](#)

Learn more by searching: scholar.google.com, “overcoming unwanted habits.”

# Would Your Organization Like a Presentation?



**O**ver the years, I’ve provided a variety of presentations to organizations such as Mattel Toys, Cedars-Sinai, 3M, the Foundation for Senior Services, among others. As part of my mission statement, I’m committed to providing community education. Some of the titles include: “No Regrets Retirement”, “Retirement: It’s Not Just About the Money”, “Positive Psychology: Eight Keys to Happiness”, “Managing Personal and Work Change and Transitions”, “Stress Management and Building Resiliency to Thrive”. More information is on my website [Workshops | Pre-retirement & Retirement Coaching | California \(chrisgombergretirementcoach.com\)](#)

Contact me if you’d like to discuss a presentation for your organization.

**Chris Gomberg**  
Retirement Coach

# Conduct a Daily Stress Audit



**S**mall stressors can add up. Regularly assess your workday to identify stressors and make “mini-interventions” to manage them. Start by gaining awareness. Over the next few days, pinpoint demanding tasks, conflicts with others, excessive workloads, tight deadlines, poor time management behaviors, lack of resources, noises, examples of poor communication, and clutter that inhibits your effectiveness and efficiency and life satisfaction. Then, consider how these stressors affect you. Now, explore options and find solutions to mitigate their impact. For instance, if doing too much or being too busy are stress factors, consider delegating. Noise? Try headphones. An unresolved conflict with someone—iron it out. These stressors might seem minor on their own, but when experienced repeatedly, they can impact overall well-being and productivity. By efficiently managing stress with this strategy, you will experience an improved well-being and a bit more joy at work.

# Next Chapter by the Numbers



**T**oday’s retirees say that money is not the only thing crucial to their well-being. In a report from Edward Jones and Age Wage (2021) “The Four Pillars of the New Retirement: What a Difference a Year Makes”, hundreds of retirees revealed the four elements they say are especially important to a fulfilling life during their retirement. The results are, in reverse order: 4. **Being financially secure 59%** - Retirees say this is important for their well-being. The notion that more money equals happiness is a cornerstone of both retirement planning and American life. And while money is important to happiness in your golden years, today’s retirees say other things matter more. 3. **Having a sense of purpose - 69%**. Our careers often provide us with a sense of purpose, identity, and social connections. Once you retire, those drives can all suddenly disappear. So, to make retirement successful and happy, you will need to reinvent yourself; find a new purpose, craft a new identity, start new connections and make meaningful contributions. 2. **Having family and friends that care about me: 77%**. Retirees say companionship and social connections are crucial to retirement happiness. 1. **Having good physical and mental health: 85%** Anyone who has reached the milestone age of 50 has probably felt it: The fear that medical problems and chronic health issues in aging will slowly, or even abruptly, make life a lot less joyful, complicated by medications, loss of function, injuries, depression and anxiety, and substance misuse. Now that you know some of the elements of retirement well-being, it is time to learn what and how to plan your Next Chapter. A happy retirement doesn’t just happen.