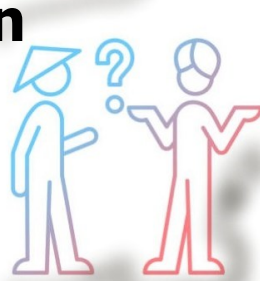


Next Chapter Notes

A Newsletter for those in
pre-retirement or retirement

Preventing Cultural Miscommunication

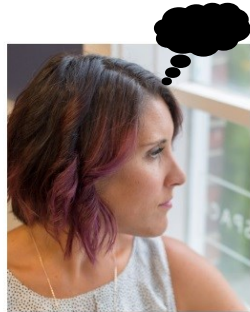
Cultural miscommunication happens when differing norms, values, or communication styles cause misunderstandings or hinder effective interaction at work. It's a growing problem but not a new one. Cultural miscommunication can be reduced with a few practices that deliver huge payoffs for interpersonal harmony. 1) Educate yourself on diverse cultural norms (see resource below). 2) Practice "active listening" to spot any misunderstandings when they happen—seek clarification quickly. 3) Use simple language to avoid confusion or misinterpretation. 4) Adapt your communication style to match the cultural preferences of others. For example, in some cultures, it is customary to address a new male coworker as "Mr. (last name)" instead of using their first name. Adapting to such preferences can show respect and build rapport. 5) Periodically seek feedback about how communication is working and ask whether adjustments are needed to improve understanding or collaboration.



Resource: "Cultural Intelligence: A Blueprint for 21st-Century Leadership (2025)"

Overcome the Emotional Aftermath of Conflict

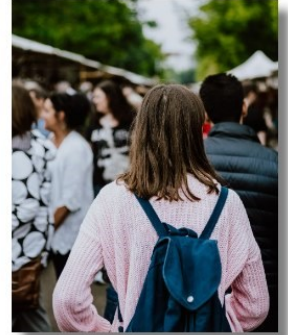
You had a heated exchange with a coworker and have been stewing over it all day, feeling angry and distracted. This lingering stress and negativity are known as emotional reverberation: the emotional aftermath of conflict. If a workplace conflict is weighing on you, consider reaching out to a coach, therapist or health provider. Chances are you are experiencing reverberation, re-playing the conflict in your mind with intrusive thoughts. This can decrease your motivation and productivity and possibly lead to a work-related stress disorder. The talking about the conflict can help you process these feelings and discuss conflict resolution, and with its support you will regain your focus and your sense of interpersonal effectiveness.



Survive with 'Situational Awareness'

Situational awareness is the practice of being purposely aware of your surroundings and recognizing something that could be a threat, so you are not caught off guard. It's not about living in fear; it's about actively observing your environment so you can act proactively instead of reactively to a threat or disturbing event. Many professions are taught situational awareness—healthcare workers, police officers, airline pilots, school teachers—but anyone can learn this practical safety skill. While the chances of encountering a terrible threat like a terrorist attack are very low, staying alert in crowded or unfamiliar environments can increase your safety and give you an edge of protection. A simple practice like noting emergency exits is a small step, but it will empower you to stay proactive and a bit better prepared.

Learn more: ufpro.com/us/blog/situational-awareness-and-personal-safety-for-civilians



Practice Good Sleep Hygiene: Wake Up Feeling Refreshed

See a medical doctor specializing in sleep disorders if you suffer sleep issues. However, if you sleep well—or think you do—but don't wake with that "refreshed" feeling, experiment with these sleep hacks: 1) Go to bed at the same time every night to prompt your circadian rhythm to produce better sleep. 2) Make your room cool, dark, quiet, and without pets. (Subtle movements may not awaken you but may disturb deep sleep.) 3) Establish a nighttime routine (without technology) to signal your body to prepare for sleep. 4) Don't check the clock in the middle of night; it can trigger stressful concerns that may delay a return to sleep. 5) Skip the "nightcap." Alcohol sedates and can produce a rebound effect that interferes with deeper sleep. Learn more: www.cdc.gov [search "sleep"] And if you continue to struggle, speak to your health care provider.



Easy Ways to Be Kind to Your Heart

Keeping your heart healthy isn't just about intentional exercise and a healthy diet. Consider the following clinically demonstrated and researched tips and practices that have positive effects on heart health; they're all easy and some may surprise you: 1) Think stairs and short walks. Chances are that healthy heart opportunities arise for you daily. Snatch them up. Even a ten-minute walk will add to heart health. 2) Wash your hands. The flu, colds, pneumonia, and other illnesses are hard on your heart, but washing your hands several times a day will reduce your risk of contracting a viral infection by 20%, according to the CDC—by 50% if you work in a healthcare setting. 3) Add one extra piece of fruit to your diet daily. 4) Stay hydrated to help maintain proper cardiovascular function. 5) Limit screen time. All your screen time is probably not work-related. Slice off an hour and you'll improve heart health by sitting less. (Hint: See #1 above.) 6) Listen to more calming music and relax with it. 7) Practice deep breathing exercises a few times a day to help lower blood pressure. 8) Reflect on positive aspects of your life—yes, this is linked to improved heart health.



Learn more:

www.health.harvard.edu/healthbeat/10-small-steps-for-better-heart-health

Stop Interrupting!

What aspect of workplace communication do you find most annoying? If it's being interrupted, you're not alone. Nearly 30% of employees agree that being interrupted is the most common and frustrating issue in conversations. If interrupting conversations is a habit for you, try applying the principles of "active listening." (Key in active listening is understanding that it is more about behaviors than it is about "hearing." Also critical is avoiding preparing a counter argument or rejection while listening.) Steps: Give your full attention, remove distractions, and make eye contact with the speaker. Next, show engagement by periodically nodding or verbally demonstrating (e.g., "hmmm...") that you are "tuned in" to what's being said. This proof of reflection and thinking causes the speaker to feel validated. Then, give feedback by way of asking questions, paraphrasing, or making other comments during a pause (i.e., "Did you say the other driver ran the red light?"). Finally, respond back.



Learn more:

preply.com/en/blog/bad-communication-habits/

Be Your Best Valentine

Self-love is valuing, appreciating, and taking care of oneself. It's essential for personal growth and happiness and crucial for having satisfying relationships with others. But it's often misunderstood. Do you have a strong sense of respect and acceptance for who you are? There are five elements of self-love: *self-compassion*: You're kind to yourself when things don't go right and avoid harsh self-criticism; *boundaries*: You set limits to protect your time, energy, and emotional well-being; *positive self-talk*: You replace negative thinking with positive thinking, recognizing the harm negative self-talk can cause to your mental health; *acceptance*: You accept your imperfections and don't label or view them as detractors that make you less worthy of love and respect; and *priorities*: You don't feel guilty for taking care of your needs, even if others disagree. Learn more with over 60,000 related book titles on this topic!



Next Chapter by the Numbers



Retirement by the Numbers
Robert Lara in his recent book *Retirement Intelligence: Personal Retirement Readiness* noted that retirement is "empty". It is an invented phase of life and it is up to us to gain meaning and value and do what is important. That's why I prefer to call retirement "Next Chapter". To get beyond the assumption it will be just "good times" ignores –

- 76% of retirees have seen someone struggle with the transition to retirement
- 43% reported that adjusting to retirement was harder than they expected
- 45% said it took longer to adjust to retirement than they expected
- 25% of those 60 and older experienced loneliness and isolation
- 43% can go days without talking with others
- 55% of retirees and 49% of retirees fear the loss of purpose

Source: Retirement Intelligence: Personal Retirement

Helping Individuals, Couples and Families with the non-financial side of Retirement and preparing for their Next Chapter.

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