Retirement Coach

Next Chapter Notes

January 2025

A Newsletter for those in pre-retirement or retirement

International Quality of Life Month

There's always something you can do to improve the quality of your life. Welcome to International Quality of Life Month. It's a simple observance and reminder that encourages people to evaluate and enhance their physical, mental, emotional, and social well-being. How busy is your life? In the hustle, it's easy



to overlook areas of our lives that require improvement. As humans, we tend to merely cope with life's challenges rather than actively seek change to make things better. So, engaging in self-reflection during Quality of Life Month helps remind us that being intentional in the pursuit of happiness and being proactive—taking action—rather than taking life as it comes will actually make life qualitatively better. What tweak or correction in your life might be the one that could make it more fulfilling?

Learn more: nationaltoday.com/international-quality-of-life-month/

Embrace Frugality for **Big Rewards**

rugality often gets a bad rap and misunderstood as meaning "cheap," but it really means being sparing, thrifty, prudent, or economical in the consumption of resources. Frugality can promote financial stability and reduce anxiety when practiced with awareness. Could



frugality be a good thing for you? When you're frugal, you avoid waste and extravagance. Finding a balance between prudent financial management and enjoying life is also crucial for maintaining mental well-being. Get started on your frugal journey by checking out the resource below and turn to your professional financial resources for any sort of assistance to support your financial goals and overall wellness. Note: your frugality can provide additional retirement funds to enjoy your retirement to the fullest. (Trivia: Warren Buffett's net worth is \$142 billion, yet he only lives in a five-bedroom house with two and a half bathrooms.)

Learn more: "Frugal Living for Dummies" by Deborah Taylor-Hough

Investing in Experiences over Material Possessions

esearch shows that investing in experiences leads to greater and more enduring happiness compared with purchasing material items. The belief is that experiences create lasting memories and foster social connections that contribute to longer-term happiness and personal growth. For example, you're more likely to frequently and fondly recall a camping trip experience as a child



than a toy, both of which brought happiness. While possessions seem to lose novelty over time, experiences stick around and become part of our identity, and the stories we tell about them add to our sense of fulfillment. This year, try embracing new experiences and reflect on whether they truly enhance your overall happiness. If the discovery turns true, create a new habit that will enrich your life.

Learn more: https://integrative-med.org/investing-in-experiences-over-possessions-boosts-happiness/

What You Should Know about Mini-Strokes

mini-stroke, clinically known as a transient ischemic attack (TIA), is a temporary disruption of blood flow to the brain that results in stroke-like symptoms. Although TIAs do not cause permanent damage, they serve as critical warning signs for potential future strokes. About one in three people will have a larger, more serious stroke within a year following a TIA. Symptoms of a TIA last only a



few minutes, but they are similar to a larger stroke and include weakness, numbness or paralysis in the face, slurred speech, trouble understanding others, temporary blindness, dizziness, and loss of balance or coordination. See a doctor without delay if you experience a TIA.

Learn more: www.yalemedicine.org/conditions/transient-ischemic-attack

Loneliness...at Work & at Home

oneliness is a growing problem in the workplace and at home. It doesn't mean being physically or remotely isolated or stuck in a back office or working from home. Workplace loneliness refers to feeling disconnected and emotionally detached from



coworkers despite being surrounded by people all day. If you feel like you are simply "going through the motions" at work, lacking meaningful social connections, and experiencing a diminished desire to engage or collaborate on projects, this sense of feeling invisible or undervalued can harm productivity and mental health. Loneliness can happen when social connections don't meet our personal needs, even in busy office settings. This often includes feeling like you can't be your true self, which makes it seem like no one really knows who you are. A recent survey found one in five employees feels lonely on a typical workday. Try this engagement fix: Decide to build relationships with coworkers rather than leaving it all up to chance. Initiate conversations and show genuine interest in others' experiences. Look for common interests to discuss. Invite a colleague for coffee or lunch. Small efforts to connect with others can make your workplace feel more supportive and reduce feelings of loneliness. Try talking to a counselor, clergy or medical provider for advice on feeling more connected at work. Remember, these feelings can sometimes be linked to depression, and your health provider can help figure out whether that's a factor in your loneliness.

Learn more: ridleyconsultants.com/loneliness-at-work/

Stress Tips from the Field:

Journey through Forest Bathing



rotest bathing is a practice that involves immersing oneself in the sights, sounds, and smells of a forest. Originating in Japan during the 1980s (called "shinrinyoku"), forest bathing encourages individuals to slow down, be present, and connect with nature through mindful sensory engagement rather than merely hiking or exercising. To practice forest bathing, make use of all your senses—sight, sound, smell, touch, and taste. (Regarding taste, if the forest doesn't offer a safe means of tasting something, just substitute a carried snack to savor.) Forest bathing can reduce stress levels by lowering cortisol (the stress hormone), improve mood, enhance immune function, and lead to improved cardiovascular health by lowering blood pressure and heart rate.

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Make Your New Year's Resolution a Magnificent Obsession



ake your New Year's resolution a "magnificent obsession" (MO) so it drives you forward with continuous action and gives you a consuming passion for achievement. On the other hand, a goal is also important, but achieving it may require encouragement, rewards, or accountability as keys to success. An MO is fueled by intense passion—you don't need reminders to stay on course or have to revisit the "why" to re-inspire and motivate you. That's because the MO itself is compelling, energizing, and non-negotiable. To transform your goal into an MO, ignite massive passion, reexamine your "why," expand the goal's importance, link to something bigger than yourself, and tie it to a purpose that has impact for others you care about. When you feel your goal is fueled by inspiration and not selfdiscipline then you've got it! BTW: January 14 was "National Quitters Day" when most people (80%) abandon their MOs.

www.game-changer.net/2017/02/28/obsession-the-difference-between-good-and-great/

Next Chapter by the Numbers:Loneliness

s noted in the article above on , loneliness, our relationships are critical to our wellbeing. The US surgeon generals report notes that lacking social connection is as dangerous as smoking up to 15 cigarettes a day. Over four decades of research has produced robust evidence that lacking social connection— and in particular, scoring high on measures of social isolation—is associated with a significantly increased risk for early death from all causes." Findings from the National Social Life, Health, and Aging Project (NSHAP) suggest a "causal role of social connections in reducing hypertension," particularly in adults over the age of 50.

www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf
Consensus Study Report, National Academies of Sciences Engineering and Medicine

Would Your Organization Like a Presentation?



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", "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)