



I had wanted to publish an extensive list of things I wish I had learned earlier in life when I turned 40. However, I was too busy at the time and ever since regretted not writing it back then. Not wanting to wait another six years for a round number birthday, I have used my redpigit birthday for compiling a heavyweight list consisting of:

- Practical, easy-to-implement points of stuff that I would have paid money for if someone had taught me about them earlier in life. I aimed for most of this to have a bit more depth than the countless "feel-good lists" circulating elsewhere.
- Slightly more philosophical points that you could work on for a few years if you liked them.
- Stuff I want to be more aware of myself during my next 44 years. After all, I am my own reader #1!

If you like at least some of these points, then I advise you to pick ONE and implement it. Once you have done that, refer back to this article and choose the next one. Focus, focus, focus!

1. **Never, ever ignore your gut feeling.** I have few actual regrets in life, but in every single one of them (!) my gut feeling had given me the right signals, but I chose to ignore them. It does appear true that our gut is a second brain of sorts, and today there is a whole body of science to explore this subject. It's a worthy field to be studied, and honing yourself to be more aware of this widely-ignored decision-making and management tool is an excellent investment of your time. If you only take one thing from this entire article, make it this one!
2. **Perception does create reality, even with regards to aging.** Long-term studies have shown that a positive or negative self-perception of ageing does affect how you age in terms of health, looks, happiness, mortality rate, etc. I had anecdotally observed and instinctively noticed this before I first read about it. It's pretty amazing that a positive perception of age can lead to you living an average of 7.5 years longer (a figure stemming from a 23-year Yale University study).
3. **"Learning Years" aren't linear; instead, they compound.** Most people base their perception of age on linear counting. I have started to base it on Learning Years, i.e., you should account for the fact that as we get older, we accumulate knowledge ever faster. As the saying goes, the more you know, the faster you learn. Our knowledge accumulating exponentially (unless you vegetate in front of Netflix) makes for some powerful arithmetic as you get older. It really does work like that, e.g., older entrepreneurs have a five-time (!) higher chance of success as a result of all the knowledge they were able to accumulate earlier in life. Another way of looking at it is that even as you have fewer years left, you have more potential productivity and results in yourself. It means, for example, that if you are 40 and assuming it takes a decade to build a success company, you probably have another two, three, or four companies inside yourself.
4. **If you truly want to see the world, you have to constantly keep at it!** The more you travel, the more you realise just how big this planet is. If you want to be able to one day look back at having seen and experienced much of the world, you really have to add to it by travelling (at least a bit) every year. As an alternative, try to take some more extended periods off occasionally (e.g., between jobs) and use it to travel intensely.
5. **Trying to do one "mini adventure" per day pays off bigly.** The saying goes that most people live on the world, not in it. How to best do something about that even if you are short on time or money? I try to add a "mini adventure" to my life every day, mostly by using my traveller's mindset to enrich otherwise ordinary days. You can always find ways to use one or two hours to push your boundaries or be open to something new. It can be something in your home town, or reading a book, or listening to a podcast. No excuses! Even if you don't succeed with it every day, over time your mini adventures add up to a greatly enriched year (and life).
6. **Another country than your birth country might very well be more suited for you.** There are well over 200 countries and territories. How likely do you think is it that you were born in the country that best suits your changing needs and preferences? Moving across borders is not for everyone, but it could very well be far more likely to pay off for you than you think. Occasionally switching countries did pay off mightily for myself (depending on definitions, I am probably onto my 7th country).
7. **Learn this superpower which costs nothing but changes your life.** I have come to believe that the ability to approach a stranger and ask him/her for something is one of the true human superpowers. It's definitely a skill that can be learned. You can educate yourself about it for free by using YouTube videos, and practising it won't cost you anything. Learning to deal with rejection is a useful spin-off product of this practice. If you prefer, rephrase this challenge as learning how to make a great first impression, something that otherwise would have also been worthy of a separate point on this list.
8. **Speaking different languages fluently is a superpower.** If you have spare time to invest in learning a new skill, I'd always prioritise learning more languages over most other things. Of most anything I have achieved in life, I'd attribute at least 30-50% to having learned English early on, and having learned it to a degree where I can make jokes and pick up on finer cultural differences, write contracts myself, etc.. Languages open up new worlds to you. I have dormant, partial knowledge of three other languages and forever regret not having made more time earlier in life to practice them properly.
9. **Going to college or university is overhyped.** When I dropped out of university, some predicted my life was never going to go anywhere. I can honestly say that not having a university degree was never an issue in my life – not even for a single second or a minor occasion. Obviously, for some professions, it's a must. But it appears to be vastly over-rated on the whole given what a large percentage of the population is pursuing degrees nowadays. I also never once needed my high school diploma for anything. There is a plethora of skills you can learn to get you through life, and college/university is just one of them, and a time-consuming as well as expensive one for that matter.
10. **Sending out "Thank You" notes is one of the best uses of your time.** Few people bother to send out personalised, thoughtful Thank You messages. If you do, you'll inevitably end up having amazing stuff coming your way a lot easier than if you didn't. There is an incredibly broad array of approaches to Thank You notes, and people will appreciate you having more than a superficial command of them.
11. **Loyalty pays because the network effect also compounds in your life.** I am a big believer that you always meet twice in life, and that it is worthwhile to not burn bridges that allow you to reach people from your past. If you consistently operate on this basis, you'll eventually find that most anyone on the planet (who could possibly matter to you) is not more than one or two degrees removed from you. I estimate that nowadays I probably "know" around 5,000 people, and I am regularly amazed at how easy I can reach out to most anyone on earth by checking who knows whom.
12. **Occasionally, you have to clean out some contacts.** This must appear a contradiction of the previous point, but I'd call it fine-tuning. You are, after all, also a product of the people you surround yourself with. It's a skill to identify people that you should actively drop off your contact list and to then actually drop them. Occasionally, that has to be done with a few select individuals. Don't let toxins accumulate anywhere near you.
13. **Keep it simple, at all cost.** The single best and most credible piece of advice I've ever got from a self-made billionaire was that "you have to keep it simple because if it's not simple, it won't work." Such an over-cited piece of wisdom, but to actually keep things simple is a real skill and requires lots of hard work as well as years of practice.
14. **To appreciate minimalism, you need to have overdone owning stuff once.** Few things make me happier and more energised nowadays than owning relatively few physical things. But I am only so happy saying that because I've also once gone through a period of accumulating enormous quantities of stuff. If you have never done that, you probably won't understand that stuff doesn't actually add nearly as much as most people think it does.
15. **Behold the fact that you are among the first human beings to carry the world in your pocket.** If the Internet were a country, it would be the world's largest. You can access it virtually for free and carry it around in your pocket. I am old enough to remember what it was like to be among the first people who had an email account, and how the world changed over the subsequent quarter century of the Internet permeating our lives. The Internet is quite probably going to deliver another quarter century of as yet unimaginable progress. That's why constantly improving your skills how to utilise the Internet to your advantage will probably remain one of the single most powerful ways for you to invest your time in. Because of the compounding effect, this might even be more powerful during the Internet's next quarter century. I wrote about this in the context of deleting my social media accounts as a way of making space for the next big thing that will emerge from the web and of which I want to be an early adopter.
16. **See yourself as an investment project.** It's not your house that will be your life's biggest-ever investment, but yourself. The amount of money and value of time you spend on maintaining your body and educating yourself is by far the single biggest expense you will have in life, bar none. Are you treating yourself as the (multi) million dollar asset that you are? If you prefer, see yourself as a wet computer that would cost millions to construct from scratch.
17. **Focus on maximising income, not cost savings.** Earning lots of money isn't actually all that difficult once you focus on something for a good number of years and build up your business or your profession. Forget about articles that tell you how much money you save in a lifetime if you skip that Starbucks Mochaccino. Focus on how to make so much money that these Starbucks Mochaccinos are a tiny rounding error in your finances.
18. **Give as much as you can, it will increase how much comes back to you.** Throughout life I have found that the more I over-deliver/give/contribute generously, the more eventually comes back to me. Understanding the power of giving is important. This cuts across all sorts of different areas, e.g., sharing knowledge or contacts.
19. **You have to read old books to see the future.** I've done this subconsciously from age 15 onwards, and now realise what a good decision it was. Hardly anything is new, and most things go through cycles. Old books often provide you with a roadmap for the future, and they do so at an incredibly low cost.
20. **Never hesitate to dump books midway if you don't enjoy them.** Books are a consumption item like newspapers and magazines. Don't hesitate to throw them away. If you are one-third in and not finding it enjoyable or useful, throw them away. Life is long (not short), but there are just too many useful and enjoyable books waiting for you.
21. **Writing is one of the best ways to accumulate knowledge.** We tend to forget most things we ever read, which is why in some ways the much-hyped value of reading can easily be overstated. By writing it down in some shape or form, you engrave knowledge into your mind. Which is one of the reasons why I write so much! It's the fastest and most pleasurable way to make something permanent in your brain.
22. **You truly maximise what you achieve if you set goals the night before.** My days are immeasurably more productive and relaxed if I have had a chance to plan my next day before going to sleep. Skipping it always costs me dearly in terms of lost time, and time is the most valuable resource we have.
23. **Make a To Be list, on top of your To Do list.** I love my daily and monthly To Do lists and pursue them with almost religious fervour. But the higher-level goals need to be based on a To Be list, i.e., one that defines your desired self. This is the list that will really take you places because it'll channel your daily efforts.
24. **"Turning up is 80% of success."** This is a quote I stole from Woody Allen and have loved talking about for over two decades. It's true! Just by being present (or visible) and approachable, opportunities are inevitably offered to you. That's why I've always believed in the power of socialising and organising dinners, and now (given that I spend a lot of time marooned on a tiny island) write not one, but two blogs. If you hide from the world or appear difficult to approach, nothing much will come your way. It's really that simple and can be done in so many different ways in different life situations. E.g., just wear a hat and be amazed at how many women are grateful for someone providing an easy conversation starter so that they can come up to you to say: "Hi, cool hat" (one recently even tried to purchase it off me).
25. **Luck is a state of mind and often a result of your past actions.** A belief in luck does increase self-confidence, which in turn reduces anxiety and stress. Statistics do actually show that people who are low on neuroticism tend to have more "luck." Put another way, "luck" is often (not always) a result of the actions you've taken earlier. Change your outlook, and you'll find yourself getting lucky more often. Though the killer combination is a strong work ethic and a positive outlook. Get these two together and you'll be amazed how many good things you are "lucky" to receive.
26. **To achieve lasting behavioural change, set yourself a public challenge.** In 2017 and 2018, respectively, I embarked on temporarily living off just one meal a day and not drinking alcohol for 100 days. Not only have two articles about these experiences become the stellar outperformers of this blog by a multiple (who'd have thunk?). These two challenges also led to me permanently altering my behaviour. Creating such mini challenges for yourself, creating the risk of embarrassment and peer pressure to succeed by telling others about them in advance, and then managing them actively and carefully can lead to tremendous pay-offs. I am onto my next one right now, which will, in turn, become an article one day (hopefully!).
27. **Always focus on the process, not the outcome.** This isn't necessarily an easy one to get your head around. Most of us have been brainwashed to focus on outcomes, and I have come to believe that's why most people fail at most things. Unless you focus on the boring, tedious task of doing/practising/improving something each and every day, you'll never be great at it. Another way of putting this is, commit to the craft! And if you don't feel like committing to it, you aren't doing the right thing and should change what you spend your days on.
28. **Celebrating micro progress is rocket fuel for your progress.** To get through the boring, tedious tasks that are required to achieve outcomes (see previous point), it's incredibly useful to get into a mindset of celebrating the small, incremental progress that you can achieve on a daily basis. Every day that I make progress with something, I reward myself. A cookie, a beer, a hot bath. Let everyone else celebrate their big wins, for you it should be much more powerful to celebrate the small ones.
29. **Make one big move per year.** For each year of your life, define ONE big thing you aim to achieve or do, and the path to get to it. I only started doing this actively and consciously a few years ago, but it's already proven to be one of the best moves I have ever made. It also puts a great spin on talking about "2018 was the year when..."
30. **Do a "Life Audit" once a year.** Make it your birthday, New Year's, or a random date. But do sit down once a year and create an overview of how you have been doing in the past 12 months. Force yourself to be honest about possible needs for change. Even if you spend an entire day on it, it'll only be 0.27% of your year, but set the tone and the direction for the coming 364 days / 99.73%. A regular Life Audit will have incredible leverage on your life.
31. **This too will pass.** As you get older and have dealt with a fair amount of crap, you'll realise that on a five-year horizon, hardly anything matters. Even better, life consists of a LOT of five-year periods glued onto each other. No generation of humans before us has ever had so many opportunities to reinvent themselves as they go through life. So whatever is bothering you right now, don't worry about it too much, because the day will come when it will be a very, very distant memory.
32. **Invest in an amazing mattress.** We spend about one-third of our lives in bed. By spending that little bit of extra money and time on choosing the right mattress, you invariably create a significant amount of extra pleasure and well-being. This doesn't work, though, if you are a nomad, in which case postpone it to the inevitable period when you have become more stationary.
33. **You can earn a high return by educating yourself about your teeth and gums.** In terms of educating yourself about keeping your body in good condition, few areas pay as high a dividend as taking informed care of your teeth. Your teeth, in turn, depend on your gums – an under-appreciated aspect. There is a LOT to know about how to best do this. Don't wait until you have problems, instead make a real effort on prevention which requires being educated. It will be a superb investment of your time, and it's never too late to start.
34. **Use nature to re-energise.** I am a Big City person, but even I have come to realise that we physically need a bit of nature to recharge our system. It's free, it's abundant, and it works wonders!
35. **You will never regret paying for dinners to take out women.** The fairer sex has to spend a lot of money on shoes, outfits, make-up, and hairdos. Treating women to dinner instead of splitting the bill will never be something you regret. Generally, life tends to be better when you stick to the old-fashioned ways that nature intended to be.
36. **Not everyone is happy to have children.** Hand on heart, there has never been a single day in my life when I missed having children. For some people, procreating genuinely seems to be a non-issue. Follow your gut instinct on this (see point 1), rather than listen to what others will tell you.
37. **Sometimes, relationships are "as good as it gets".** Women seem to be aware of this earlier than men, and based on my (limited, skewed) personal experience. These were the famous last words of one ex-girlfriend, and today I know that she was right (if you are reading this – you know who you are!).
38. **Learn how to thoughtfully disagree.** Our Western society has way too much emphasis on being agreeable. My parents had once actually told me (literally!): "Check what the majority does, and go with that." It's essential you learn as early as possible to say "No," and how to best get across that you don't agree with something.
39. **Learn how to be purposefully distracted.** We live in an era of constant distraction, and this is widely seen as a bad thing. However, distraction can also bring tremendous benefits. A simple example: Listening to music while you work out and finding the work-out so much easier because of the distraction. There is plenty of material available to educate yourself about the different forms of distractions and how to best manage them to your advantage.
40. **People who are waiting for the perfect moment will never do it.** Whenever someone tells you "I'll do X when Y," rest assured there is a 99% chance they'll never do it (even Y is ever the case, they'll place a new condition Z on it). Find a polite way to move right on to someone who says "I am doing this right now."
41. **Life is mainly who you know.** Almost anything is possible if you know the right people to help you make it happen. Never turn down opportunities to socialise, have dinners, meet new people. You should regularly combine this with point 10!
42. **Reaching out to successful, important people works surprisingly often.** Throughout life, you'll learn just how many people are happy – if not eager, delighted and keen – to share their own advice. It used to be impossible to get audiences with Kings and Popes, nowadays you can approach strangers through LinkedIn or email (after watching them on YouTube to find out how they tick). Asking for advice yields a lot of powerful results, and for free! Aim high when trying to get help.
43. **The value of helping already done something once cannot ever be over-estimated.** That's why you should always (always!) strive to find people who have already done something similar to what you are attempting to do. This ties together with points 41 and 42. A youthful can-do attitude combined with adult experience is a pretty unbeatable combination and makes it so much easier to achieve something.
44. **Don't ever delay things if you can avoid it.** I had wanted to write this list on the occasion of my 40th birthday, but I was "too busy" at the time (i.e., I prioritised other, seemingly more "important" things). The list would have been four points shorter, but I would have now already enjoyed 1,461 days of reaping the benefits of having all these points clearly spelled out in my mind. What more do you need to know about getting on with things asap?

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