

Dear Friends,

February is a good time to think about **decisions**. When we're deciding something, one question matters more than most:

How certain do we actually need to be before acting?

I've been reflecting on what I'll call the **40-70 Rule** — a simple way of tackling inaction based on how much information you have.

- If you have **less than 40%** of the information, don't act yet — do more research.
- If you're between **40% and 70%**, that's might be the *right* time to decide.
- When you reach **70%**, you must act.

You'll never have 100%. And in most cases, 70% is more than sufficient — the remaining 30% is learned along the way anyway.

The key insight here isn't about perfection. It's about recognising when information gathering quietly turns into procrastination.

Low-risk decisions — like where to eat or which film to watch — don't deserve endless thought. High-risk decisions — moving country, changing careers, or making a major purchase — clearly deserve more consideration. But even then, waiting for certainty rarely improves the outcome, waiting can just lead to a missed opportunity.

I was reminded of this recently when buying a car. I have a fairly vague understanding of cars, so I asked ChatGPT to help me build a checklist and then trusted my gut.

Was it the perfect decision? These don't exist
Was it a good enough decision? Hopefully.

Crucially — it was a decision.

YouTube Video of the Month



Results matter more than hours. Luck, reputation, and vitality quietly shape long-term success. Less hustle — more intentional design.

X of the Month



This was a lovely X by @ShanthaRMohan, a reminder that ideas and gratitude can last a long time – progress isn't always visible in the moment.

If you want to know more about how to make a good decision, do check out my website, there is a lot of information available.

It is important to also take a moment to congratulate yourself on some of the excellent decisions that you have made before, not simply focusing on your to-do list! I am sure if you think back you will have made some truly great decisions.

One great decision that you made was signing up to this newsletter - make another one by [clicking here!](#)

Website of the Month

<https://www.futureme.org>

An interesting concept - write an email to your future self — great for reflection, goal-setting, and perspective.

Have a great month,

Chris



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