

The Wise Habit

The disciplined pursuit of personal growth.

Years ago my wife and I spent a stretch in the far north of Ghana, in a town called Bolgatanga. She taught at the regional nursing college, which was a few dormitories and one run-down classroom, and they let us teach whatever we liked. One day we covered basic genetics, the material every tenth grader gets and mostly resents. Dominant and recessive, eye color, Punnett squares. A student stood, as they always did, and asked whether we could explain how someone could be born an albino, which was a conspicuous thing in that community. So we drew it on the chalkboard: two parents each carrying the recessive gene without knowing it, one chance in four.

The entire room stood up and cheered. A standing ovation for a Punnett square. The question worth sitting with is not why they did that. It is why we do not.

You never graduate

- Wisdom needs knowledge, experience, and judgment. I can only help with the first, but it is the one most people stop acquiring, and the other two are downstream of it.
- We treat learning as something that happens between five and twenty-two, after which you get a job and coast, as long as you show up. The terrain keeps changing, so that arrangement fails quietly and late.
- There is a myth that learning belongs to the young. As the proverb has it, it is what you learn after you know it all that counts. As you get older the material does not merely accumulate, it changes: things you were sure you understood come back needing to be learned again, which most parents and grandparents will confirm without being asked.
- **The false summit.** You graduate, the view is good, and the actual mountain is hidden behind it. What you learn after you know it all is what counts.
- Most traditions treat continued learning as an obligation rather than a hobby. There is a biological argument too: the brain keeps forming new connections throughout life, and learning is the load that builds them. More pathways to the same place is what capacity means.
- And it is simply useful. Knowing how the world works lets you avoid illness, build financial peace, and go and do. We forget how extraordinary our access to it is. Whenever I forget, I think about that classroom in Bolgatanga.

Barrier 1: a passive mindset

- We were trained into a system it is hard to see out of. Education means a place and a person: the teacher had the information, so you went to the room to get it. That model made sense when information was scarce and expensive to move.
- It is neither now. We have gone from a shortage to a flood, and the flood kills the appetite. Curiosity goes first, then the habit, and most people never notice either leaving.

Barrier 2: hijacked attention

- Consider the tumbleweed. Nobody admires one, nobody picks it as a mascot, and the reasons are exactly two: it has no direction of its own, and it is captive to an invisible force that carries it wherever that force is going. One problem is internal, the other external, and you have to solve both.
- **Plato's cave.** Three prisoners are chained facing a wall, bound so they cannot turn. Behind them a fire, and between them a walkway where people carry objects past. All the prisoners ever see are shadows on the wall, so the shadows are what they believe is real. They pass the time playing a guessing game about which shadow comes next, and whoever guesses well is admired as clever, a master of nature. One escapes, sees the world, and comes back to tell the others. They do not believe him, and threaten to kill him if he tries to free them.
- **Time is zero-sum.** Every hour of shadows is an hour of something else, and the larger one piece gets the smaller everything else becomes. Billions of dollars and tens of thousands of very capable people are working to hold your attention. That is not a conspiracy, it is the business model, and it is deliberate.
- **Your calendar is your strategy.** Clayton Christensen studied why good companies fail and found that a company's real strategy is never the one on the wall, it is whatever the resource allocation actually funds. A life runs the same way. Where is learning on yours?
- Distraction is simply the place where attention and intention stop matching. Ask whether you are wiser than you were four years ago, then count what four years of the feed actually bought you.
- **You need an escape plan,** and it has to be written rather than resolved. Decide in advance what you will not open, when the phone leaves the room, and what fills the gap. An intention with nothing scheduled behind it loses to a product designed by thousands of people to beat it.

Barrier 3: outsourced thinking

- **De-skilling** is a capability you had, quietly fading because a machine does it now. Mental arithmetic went that way. So did remembering phone numbers. That is the adult version, and it is the smaller problem.
- **Never-skilling** is the one to worry about. The skill never forms at all, because the machine did it from the very first assignment. You cannot lose what you never built, and nobody yet knows how large this is. Our grandchildren are the experiment.
- **Confidence is not truth.** We over-trust fluent machines and stop checking. Aviation learned this with autopilot. Medicine learned it too. Now everyone gets a turn. (Microsoft and Carnegie Mellon, 2025.)

high-quality work = time spent × intensity of focus

Build a curriculum: three steps

1. Gather ideas. Write down what you are actually curious about, which is a shorter list than you think and a better one. Mine this year included how machine learning models are built and where they fail, how to think about mental fitness in an age of AI, how GLP-1 medications work, and how to combine teaching with travel. Call it just-in-time learning: highly relevant, and a little scattered.

If your curiosities all cluster in one corner, run them against a breadth check. These are the standing categories an educated person is supposed to pass through at some point, and most of us have quietly written off half of them.

- Cosmology and astronomy
- Biology and geology
- History
- Current events
- Economics and domestic policy
- Foreign affairs
- Law and civics
- Geography and travel
- Communication and relationships
- Personal finance

2. Review the resources. Books first. Munger said that in his whole life he had known no wise person, across any broad subject, who did not read all the time. None. Zero. Emerson said that on meeting a person of rare intellect we should ask what books they read. The quality matters: some books are classics for a reason, and once you are genuinely reading, the books themselves start telling you what to read next, and you begin making connections other people have not. Beyond books there are real university courses you can audit free, lecture series with guidebooks and no deadlines, podcasts, and a library card that now reaches most of it from your phone.

Two shapes of online course are worth knowing apart. Some are built to feel like university: a syllabus, assignments, deadlines, a community, an instructor, and usually a free option to audit alongside a paid one that ends in a certificate. Others are lecture series with a printed guidebook, no assignments and no deadlines, which is closer to a streaming service for education. Neither is better. They fail for different people.

And reading is not sufficient on its own. It needs time spent thinking, and time spent writing, or the material passes through without leaving anything behind.

3. Choose an approach. A theme is a lens, and a lens is what lets you see more. Without one, life goes past in a blur, and a photograph of a blur is what most years look like in memory.

A year of

Increasing income. Simplification.
Strengthening family. Shakespeare. Personal finance. Forgiveness. Healthy choices.

A month, or a day, of

A month per idea, such as each of Covey's seven habits in turn. Or by weekday: Monday health, Tuesday a skill, Wednesday service, Thursday a documentary, Friday financial, Saturday play, Sunday faith or reflection.

Make it a ritual

- **Start with when.** You may have more time than you think. Cutting mindless media alone recovers thirty to sixty minutes for most people. And the early morning is worth roughly double the late evening: what you do at five is chosen and proactive, what you do at ten at night is reactive and mostly forgettable.

- **Turn your commute into a classroom.** Queue an audiobook or a course instead of the radio. If you work from home you have saved the traffic and lost the hour, so create a commute: walk the block with headphones on and use it to change gears between one part of the day and the next.
- **Stack it.** Over two and a half years of moving, that hour has gone through 62 documentaries, 11 books, and 5 lecture courses. Among the books, *Thinking, Fast and Slow*, *Think Again*, *The Scout Mindset*, *The Beginning of Infinity*. Among the documentaries, the Civil War, the American Revolution, the Panama Canal, Angkor Wat, Leonardo, Twain, the national parks. No extra hours were found anywhere. The hours were already there.
- **Write the plan down.** A curriculum you cannot state is a wish.

The great aim of education is not knowledge but action
Herbert Spencer

TRY THIS

- Name one curiosity today and write it where you will see it.
- Pick your approach: a year, a month, or a day.
- Put learning on the calendar and see whether it survives the week.
- Queue something worth hearing before your next drive or walk.
- Ask yourself honestly whether you are wiser than you were four years ago.

My grandfather was a painter who taught art for over twenty years, and he told me once that being an artist let him see more than other people did, because he was always framing the scene or watching how light fell. To paint, he said, one needs to look closer, and when one looks closer he sees more, and when he sees more something happens which fills him with gratitude for the beautiful world we live in, and life becomes richer. He was talking about painting. I think he was describing learning.

Resources

Where to find the material

- **Books.** Your local library, plus Libby for borrowing ebooks and audiobooks free with a library card. Everand and Audible if you want to buy.
- **Courses.** Coursera and edX carry real university courses, many free to audit. The Great Courses runs lecture series with guidebooks, no assignments and no deadlines. LinkedIn Learning for practical skills.
- **Podcasts.** Pick ones that teach rather than comment. Hardcore History and TED Radio Hour are good places to see what the format can do.

Referenced in this session

- Plato, the allegory of the cave.
- Charlie Munger, on wise people and reading.
- Ralph Waldo Emerson, on asking what books someone reads.
- Clayton Christensen, on resource allocation as the real strategy.
- Herbert Spencer, on the great aim of education being action.
- Stephen Covey, the seven habits, as one worked example of a monthly theme.
- Microsoft and Carnegie Mellon, 2025, on over-trusting confident machines.

Reading

- *Deep Work*, Cal Newport. Where the time and intensity equation comes from.
- *Range*, David Epstein. The case for breadth over early specialization.
- *The Beginning of Infinity*, David Deutsch. Hard, and worth it, on knowledge as something that can always grow.
- *Think Again*, Adam Grant. On the pleasure of finding out you were wrong.

Theme: thinking well. From my course *Healthy, Wealthy, and Wise*. The companion sessions are on daily habits, health, and money.