

FINDING THE PERFECT MOMENT TO QUIT

# THE ART OF THE FULL STOP.

HILDE VERBEKE



ODIN PRESS

## **The Art of the Full Stop.**

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## PREFACE

This book began with a question from a sixteen-year-old.

It was a September afternoon in Ghent, and a boy weighing two summer jobs asked me, half as a joke, how many he ought to look at before he simply chose one. I started to give the brisk answer a teacher gives — \*use your judgement, weigh the pros and cons\* — and then stopped, because I realised I knew a better one. Mathematicians had answered his exact question decades earlier, and the answer was stranger and more useful than either of us expected. Look at about the first third, I told him, then take the next one that beats them all. He went away satisfied. I did not. I had spent thirty years teaching mathematics as a way of seeing the ordinary world more clearly, and I had just noticed that the clearest, most useful thing my subject had to say about ordinary life was a thing I had never once taught.

We make a particular decision dozens of times a day and almost never notice making it: the decision to \*stop\* — to stop looking and choose, to stop holding on and let go, to stop searching and commit. When to take the flat, leave the job, sell the house, end the evening, call the work finished. And we make it badly, most of us, most of the time, because no one ever taught us how. We are drilled, relentlessly, in how to begin and how to persevere — \*never give up\* is stitched on every cushion — and we are taught almost nothing about how to stop well, which is the harder and rarer skill, and the one this book is about.

The strange thing is that the knowledge exists. It has existed for decades, worked out properly by careful people, sitting in journals under names like the secretary problem and the prophet inequality and optimal stopping. It is real, and it is tested, and its central finding is genuinely cheering: for a great many of the decisions that torment us, there is a right moment to stop, and you can know roughly where it is — in advance, without seeing the future, and without doing any arithmetic worth the name. The mathematicians did the hard part. What never

## *The Art of the Full Stop*

happened was anyone carrying their plain answers out of the journals and into the hands of the people standing in supermarket aisles and estate agents' offices, frozen, not knowing the trouble even had a name. That carrying-across is the whole of what I have tried to do here. I discovered none of it. I have only translated it, into the plain classroom language I spent a career speaking to people who hate formulas.

What I can promise you is a small set of rules — twelve of them, one or two to a chapter, each a plain sentence you can carry out of a room and use on a real decision the same afternoon. The first part of the book is about *\*taking\**: when to stop looking and commit, whether you can count your options or only watch them trickle in from a fog. The second is about *\*letting go\**: when to walk away from a streak that is still winning, a cost already sunk, a thing whose keeping has quietly turned expensive, a window that is closing. The third is about running the search itself — what looking costs, when to try the new against the trusted, how sure is sure enough, and the freeing truth that most choices are not your only shot. And the last chapter is about the one thing no rule can supply, that every rule quietly depends on: the nerve to actually stop when the moment comes.

I should confess, before you begin, that I am not the master of this. I know every rule in this book and I still stay too long at parties, still linger past the moment I can feel arrive. So take these pages not as a lecture from someone who has it solved but as a note from someone still learning it, at sixty-eight, one dinner at a time. The mathematics is sound; the nerve we build slowly, together. By the end you will have the lens, and the cards, and — I hope — the beginning of the courage to use them. That is enough to start. Let me show you the shape underneath your ordinary days.

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# 1

## THE SHAPE YOU NEVER SAW

A man stands in a supermarket aisle on a Tuesday evening, holding two jars of tomato sauce, one in each hand. They cost almost the same. They are, as far as anyone could tell, almost the same sauce. He has been standing there for four minutes. He reads the back of one jar, then the back of the other, then the first again. A younger shopper reaches past him, takes a third jar without breaking stride, and is gone. The man does not notice. He is not deciding between two sauces. He is caught, quite helplessly, in the oldest small trap there is: he does not know when he has looked enough.

I taught mathematics to sixteen-year-olds in Ghent for thirty-eight years, and I can tell you that no one is ever taught the thing that man needs. We are taught how to begin. We are taught, endlessly, never to give up. We are taught almost nothing about how to stop — how to know the moment when more looking stops helping and starts costing, and to act on it. And yet you make that decision dozens of times a day, mostly without seeing that you are making it.

This is a book about that moment. Not about working harder or wanting more, but about the quiet skill of knowing when to close the search and commit — when to take the flat, the job, the person, the sauce — and walk away without looking back. It turns out the moment can be known. Mathematicians worked it out decades ago and told almost no one who needed it. I spent a career translating their answers for people who hate formulas. Let me show you the shape underneath your ordinary days, and then, one plain rule at a time, how to stop at the right moment instead of the wrong one.

## THE DECISION YOU MAKE A HUNDRED TIMES A DAY

Go back to the man with the two jars, because he is not foolish, and his trouble is yours. He wants the better sauce. This is reasonable. So he compares: sugar, salt, the order of the ingredients, the price by the gram. Each comparison feels responsible, and not one of them is wrong on its own. The mistake is that there is no end built into what he is doing. He has no rule that tells him, *now you have looked enough; pick one and go*. So he stands there, and the minutes pass, and the better shopper takes a jar and gets on with the evening. If you could lift the man out of the aisle and ask him what he was doing, he would say he was choosing a sauce. He was not. He was failing to stop. The sauce was almost beside the point. What had him pinned to the floor was the absence of a moment marked *done* — and nobody had ever given him one, so he was waiting for the feeling of certainty to arrive on its own. It does not arrive on its own. That is the first thing to learn, and the man in the aisle is still learning it.

Look at what is actually happening under that small misery, because the same machine is running under a hundred larger ones. Every decision of this kind has exactly three parts. First, you gather: you look at options, one or a few at a time, and learn what is out there. Second, you commit: at some point you stop gathering and choose. Third — and this is the part that makes it hard — you cannot easily undo it. The jar goes in the trolley. The lease is signed. The job is accepted; the other offer, declined, does not wait. Gather, commit, no rewind. Now notice the only real question the whole machine ever asks. It is not *which option is best?* You usually cannot know that. It is *have I gathered enough that I should stop and commit now?* That is the question the man in the aisle cannot answer, and it is the question under almost every decision you will make this week. The options change — sauces, flats, candidates, sentences — but the machine does not. Learn to answer its one question and you have learned something you can use everywhere. Fail to answer it and you will stand in the aisle, in one form or another, for the rest of your life.

So here is the plain truth this whole book rests on, and I want it stated before anything else. Your life is full of stopping decisions, far more than you have ever counted, and the skill you are missing is not in the gathering. You are good at gathering. Everyone is good at gathering; the modern world has made gathering effortless and endless. The skill

you are missing is in the timing of the stop. Two people can look at the same flats, interview for the same jobs, meet the same possible partners, and come out of it with completely different lives — not because one looked harder, but because one knew when to stand still and the other did not. The effort is not the thing. The moment is the thing. I used to tell my students that mathematics was not about working out more sums than the next person; it was about seeing which sum actually mattered. Stopping is the same. It is not about more. It is about *when*.

There are only two ways to get the timing wrong, and it is worth naming them now because you will recognise both in yourself before this chapter is over. The first is stopping too late: you keep looking, keep gathering, keep one more option open, and the good thing in front of you slips away while you wait for a better one that may not come. You never land. The second is stopping too early: the moment a thing gets hard or dull or frightening, you quit it and start again somewhere new — the job, the relationship, the book you were writing — and you bail out the day before it would have come good. You never stay. Almost every stopping mistake anyone makes is one of these two, and they look like opposites. One person cannot commit; the other cannot persist. But they are the same failure seen from two sides: both are people who do not know where the right moment is, so one overshoots it and the other stops short. The whole art is finding that moment. Miss it long, miss it short — either way you have missed it, and the cost is the same life half-lived.

Let me show you one, because the abstract version never bites the way the real one does. A former student of mine — I will call her Marieke — spent the spring of 2019 looking for a flat in Ghent. She was careful, which is to say she was good at gathering. She saw a place in the second week she genuinely loved: light in the kitchen, a quiet street, a rent she could manage. She did not take it. She wanted to be sure, and being sure meant seeing more, so she booked three more viewings for the following weekend. On the Thursday the agent telephoned to say the flat she loved was gone — someone had seen it that morning and signed by lunch. Marieke kept looking for another two months. She told me, over coffee that summer, that none of the later flats were as good, and that she had taken one in the end mostly out of tiredness. She was not careless. That is the point I want you to sit with. She lost the best flat *because* she was careful, because her carefulness had no stopping rule inside it, and so it ran on past the moment it should have

## 3

### THE GOOD-ENOUGH BAR

The trouble with the rule in the last chapter is that life rarely hands you a tidy set of seven flats. Far more often the options arrive like rain — one offer, then a fortnight of silence, then two at once, then nothing — and you have no idea how many more will come, or when, or whether the next will be better than the last. You cannot take a third of a stream whose length you will never know. The look-then-leap rule, beautiful as it is, simply has nothing to count.

So most of the important decisions of a life need a different tool, and luckily there is one — older, plainer, and in some ways even more useful, because the open-ended trickle is so much more common than the tidy list. Instead of counting your options, you draw a line in advance. You decide, while you are calm and before the offers start, what *good enough* means — a specific number, a clear condition — and then you take the first thing that clears the line, and you stop.

That is the whole of it, and it sounds almost too simple to need a chapter. But the simple part is stating the rule. The hard part is setting the line honestly, and then holding it when a tempting near-miss is on the table and a voice is whispering that surely something better is one more week away. Let me show you a man who could not hold the line, at the kitchen table where he was losing months of his life to a telephone.

#### WHEN YOU CANNOT COUNT THE OPTIONS

The last chapter's rule had one strict precondition: a field you could count, met one at a time, with no going back. Where that holds, look-then-leap is very nearly the best you can do. But notice how much of life does not hold still long enough to be counted. The offers on a house arrive over weeks from an unknown number of buyers. The chances to

change careers come at no fixed interval and from no countable pool. The people you might love do not arrive in a batch of seven with the last one labelled. For all of that — the open stream rather than the closed set — you need a second tool, and it is the one this chapter hands you. It is even simpler than the first, and you will use it far more often.

A man sat across from me at his late mother's kitchen table, and he had been selling her house, in his head, for four months. The offers came by telephone, one at a time, weeks apart — a little under the asking price, then one a little over, then silence for a fortnight, then another. Each time the phone rang he felt the same lurch: is this the one to take, or will a better one come if I wait? He had no tidy set to take a third of. He had a trickle with no end he could see, and the not-knowing was wearing him to the bone. He was a careful man, and he believed his caution was prudence. It was not. It was paralysis dressed in prudence's clothes, because no one had ever given him a rule for a decision that would not hold still long enough to be counted. He had a vague memory of the look-then-leap idea, and it was no use to him here, and its uselessness had convinced him the fault was his own. It was not his fault. He had the wrong tool, and nobody had handed him the right one.

Here is the right one, and it is almost insulting in its plainness. Before the offers start coming — while you are calm, before the phone has rung even once — you decide what good enough means. You set a bar: a specific number, a specific condition, a clear line drawn in advance and written down. Then, when the options begin to arrive one at a time out of the dark, you take the first one that clears the bar, and you stop. You do not wait to see whether the next one might be better. You do not quietly raise the bar because today's offer happened to feel nice. You set the line once, in the cool of the morning, and from then on you let the line do the deciding for you. The genius of it is not in the height of the bar — we will come to how high to set it — but in the *timing* of the setting: the bar is built by your calm, rested, honest self and merely obeyed by your anxious, pressured, in-the-moment self, who is a far worse decider and should not be trusted with the choice.

The opposite of the bar-setter is a man our age has bred in his millions, and you will know him on sight. Call him the Maximiser. He cannot bring himself to take the first good-enough option, because — how could he possibly know it is the *best*? So he checks. He reads every review, opens every tab, telephones every agent, and then keeps

checking long after any sane person would have chosen and gone home, because to stop checking is to admit that a better option might be sitting out there, unchecked, mocking him — and that admission is more than he can bear. He is exhausting to watch and far more exhausting to be. He buys a kettle after three evenings of comparison and is still, a week later, idly tormented that the other kettle might have been marginally better. And here is the joke at the centre of his whole project: he does not, in the end, get better kettles than the rest of us. He gets the very same kettles, later, after far more suffering, with much less of his one life left over to enjoy them in.

Set two car-buyers loose in the same market on the same Saturday and watch the bar do its quiet work. The first, a Maximiser to his bones, wants the best possible car for his money, so he researches for a solid month — forums late into the night, review sites, a colour-coded spreadsheet, six test-drives across three towns. At the end of that month he is, if anything, more confused than when he began, because the more he learned the more the options multiplied and each one revealed some hidden flaw, and in the end he buys something out of sheer exhaustion, on a Tuesday, still unsure. The second buyer sets a bar before she opens a single listing: a make she trusts, under a certain mileage, under a certain price, sound and available within the month. The first car she sees that clears all four lines, she buys — and she is driving it the following week, while the first buyer is still three forums deep. Here is the thing to sit with. Her car is, by every measure that will matter over the next ten years, just as good as his. She did not trade quality for speed. She got the same quality in a tenth of the time, because she let a bar decide the thing he was trying to decide by sheer accumulation — and accumulation, past a modest point, does not sharpen a decision at all. It only postpones it, and dresses the postponement up as care.

There is a proper name for what the second buyer did, and a man who won a Nobel Prize for noticing it. Herbert Simon called it satisficing — a deliberately homely word, half *satisfy* and half *suffice* — and his great finding, put plainly, was this: once searching itself carries any cost at all, in time or effort or in the good options that slip away while you search, the person who takes the first genuinely good-enough option will, as a rule, beat the person who holds out hunting for the very best. Not occasionally. As a rule. The exhaustive search reliably costs more than the slightly better option it sometimes, eventually, turns up is actually worth. It is one of those findings that sounds like common

You were taught to start. You were taught never to give up. You were taught almost nothing about how to stop — and stopping, it turns out, is the decision you make a hundred times a day and lose at both ends.

When do you take the flat, accept the offer, leave the table while you're ahead, let the old thing go, call the work finished? We agonise over these, or rush them, or refuse them until the choice is made for us — because nobody handed us the one thing that would have helped: a rule.

The rules exist. Mathematicians worked them out decades ago — the famous 37 percent, the good-enough bar, the last good moment — and they are simpler, and stranger, and more useful than you would believe. There is a right moment to stop, and you can know roughly where it is, without a single calculation.

Hilde Verbeke, who taught mathematics to Belgian teenagers for thirty-eight years, hands you twelve of these rules in plain sentences you can use this afternoon — and shows that knowing when to stop is, quietly, the art of living well.

