

Guest Post: Meet Mr. RIP from retireinprogress.com

 whatlifecouldbe.eu/2017/01/15/guest-post-mr-rip

Mr W

January 15,
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Sometime during summer 2016, I stumbled upon a European FI blog written in English. It was just starting out and I noticed from the first posts that the blogger's brain is wired in a similar way to mine. It was clear. I knew immediately: he's hopelessly infected with the Mustachian virus.

Shortly after that, we wrote a post about the perfect community and asked fellow bloggers to join in a blog parade and write their own post about this topic. Well, Mr RIP came up with a post within just a few hours (well, Mr RIP, quality sometimes takes very little time...).



| I have a dream

This is basically how we met him. Since then we had a number of good Skype chats (accompanied by some high quality alcoholic beverages) and recently even a Skype CashFlow 101 session with him.

It was time to invite him to write a guest post. Here you go:

Hello friends,

Before we get started, here are few boring facts about me: **my name is Mr. RIP**, I'm an Italian Software Engineer / Blogger who lives in the happy and rich Switzerland since 2012. My main occupation at the moment is enjoying being a software engineer for a big tech Company named Hooli. I also blog on my website, retireinprogress.com, since June 2016 – just hit the 6 months mark. I'm blogging mainly for fun and to feel like I'm doing something good with my life

More info on my [about page](#).

Ok, welcome aboard!

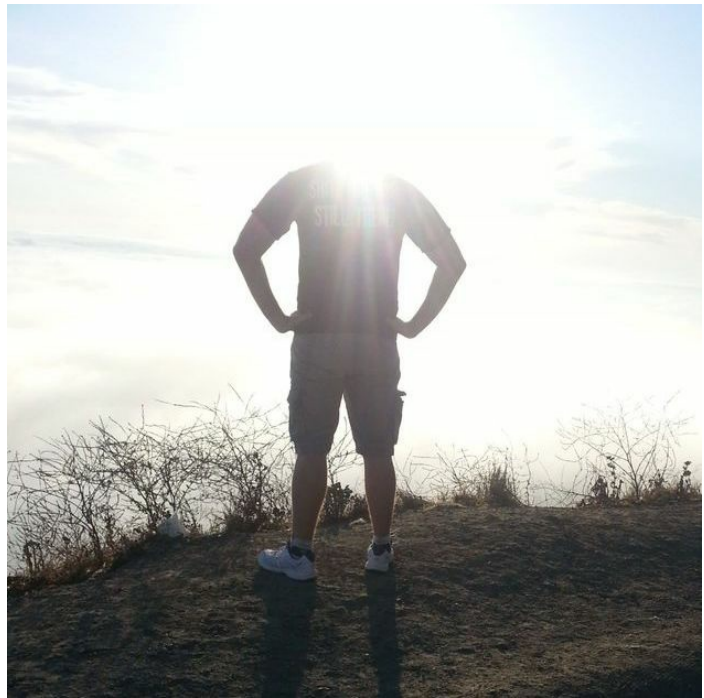
Why am I writing this guest post?

Long story short: I started blogging with few specific goals in mind, one of these was to “find like minded people” and to join a community.

Let’s say mustachians, FIREd, EREs, European blogger, whateverers...

Anyway, what I did was instinctively choose few virtual mentors and rationally select few buddies. With Mr W, who’s hosting me here, was “**love at first type**”. He, as long as few other bloggers with whom I’ve established strong connections, is

now part of my Blogging Family! Regular skype whiskey calls, Facebook chats and Christmas presents (no, sorry, I don’t give a sheet about that!). So, as soon as he asked me “*hey buddy, do you want to write a guest post on WLCB?*” I enthusiastically replied “*Yes sure, give me 5 minutes!*”. I still remember that day, even though it’s been 6 or 7 years ago. Joking but yes, it took me a while to write it... sorry buddy, quality takes time



Ok, ok, let’s not annoy readers (for that there’s my blog with multipages, 4-6K words posts) and jump straight into the questionnaire!

| Summarize your blog in 25 words.

Ouch, only 25? I do not think I will be able to summarize it with so few words. Ok, Let’s try: my blog is about...

“stoop, limit reached!”

| Why did you start it? What is your main focus? What do you hope do achieve with your blog?

I started blogging because I’ve been a devourer of personal finance, financial independence, minimalism and any other “happiness oriented” resource available on the internet. I wanted to say something, I wanted to feel active in this world that’s given so much to me. Plus, I wanted to clarify my mind about my long term plans and my FI journey. Get feedback, be committed, discuss about investments and strategy, share my philosophy. So far, so good. During this first 6 months, with a big surprise, I discovered this hidden passion for writing and fed it with more than 50 posts in 6 months (2 per week on average), most of them veery long.

What do I want to achieve? Well, I don’t have any specific plan for the blog itself. I’ve plan

for myself, and the blog is a tool, probably a temporary one.

I want to reach FI, and the blog will help me being committed, meeting like minded people and getting advices.

I want to explore my writing passion, and the blog is the best instrument I've found so far. I'm writing a lot, my writing quality will surely improve by practicing.

I want to clarify my life goals, and the blog is really helping me with that, forcing myself to structure my thoughts in order to be shared. This is getting better with time: I now start a post with no idea where it will head, and let the "pen" drive my hand.

I want to help others, and I can say I've proudly received several mails of people thanking me for what I'm sharing. I can't explain with appropriate words what it feels like receiving a "thank you" email. That gives me a sense of purpose for what I'm doing.

| What are your favourite posts and why?

How you dare asking that to an Italian?? Every child is equally beautiful, you should love them all the same!

...

Ok, don't tell their mom though. I've few favorite posts:

- [I have a Dream](#), a post I wrote reacting to a Mr W call to action about designing the perfect community. I think it's the post that started this Blogging Family.
- [10 Questions and a pizza place with myself](#), a self interview that ended with doctors waiting for me outside my flat with strange green overalls... Jokes apart, I've been a huge fan of 1500days blog (Mr1500 is in my "virtual mentor" group) and I followed his [10 questions series](#) since forever. I've procrastinated my application to appear on his blog for so long and at one point he announced he'd discontinue the series. I got so angry with myself I had to write that self interview answering not just 10 questions, but something like more than 30. I think it's a very fun reading
- [My Story series](#), it's not a single post but something like 8 posts so far. Some of them are very long. They were my first posts, so quality maybe lacking a little. It's my whole professional and economical life since I was 14 years old, i.e year 1991. It's full of mistakes, good choices, lessons learned and fun stories. As you've already guessed, I love writing funny stuff.

| Tell us briefly about you and your story.

Ouch, I just told you that I've written 8 posts and something around 20K words on my story, you really want me to summarize it now in a paragraph?

Ok, let's try...

Grown up in a bad neighborhood of Rome, child of a middle class family with no Master Degrees in its pedigree and modest dreams, like getting a normal job and work for life. Luckily, my father RIP Sr has always been a frugal person and he taught me about handling money, saving, budgeting and spend less than I earned. No investments and other complex exponential growth. Desiring wealth and aiming to become rich in Italy is viewed as a sin...

Showed math skills at young age, decided to put them at use. Got a master degree in Software Engineering. Followed every passions I thought I had. Tried academic career in Robotic Research. Moved to Milan to try Videogame development and then freelancing, ended up in Switzerland at Hooli. Most of my old friends are still there, in the poor neighborhood, struggling with unemployment, money and life. I feel so lucky to have been gifted with a little bit of talent and a lot of curiosity and creativity that brought me where I am now.

But curiosity and creativity are two edged swords, forcing me to always look for new ways to make my life better which leads to...

| What brought you to the path to FI? Why did you not become a consumerist idiot?

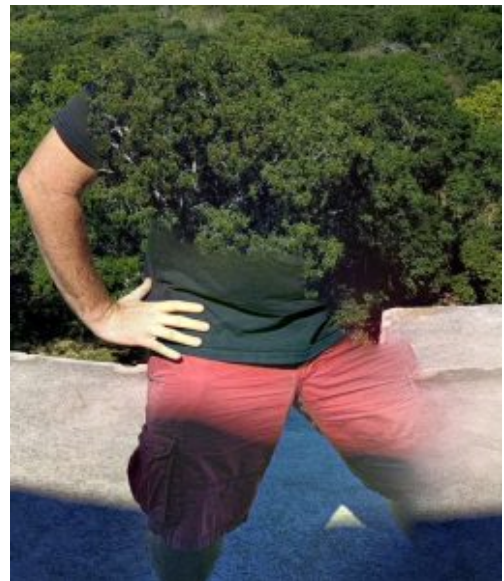
I've never been attracted by spending money. Seriously. Never owned a car, never liked designer clothes, never desired fancy stuff or "woo" experiences. In the early 2000s I've dug into minimalism and frugality, dreaming about reducing my living costs below poverty level without affecting my life quality.

Curiosity, frugality, nice salary, nice savings and built in financial integrity led to "*what the hell should I do with this money I'm saving?*". I don't remember a financial epiphany episode, but a slightly growing interest in the personal finance topic. I ended up on thesimpledollar, getrichslowly, wisebread and learnt the basics. Then I discovered

MrMoneyMustache, ERE and other FIRE blogs and the light turned on. Let's get on FIRE as soon as possible, I've got so many things to do with my time!

| What do you do when you're not blogging? What do you work?

As I said, I'm a Software Engineer at Hooli. It's an amazing place where to work! Still, if money weren't an issue I won't work there. I'm a dreamer, a creative soul that should go alone. Not well suited in offices, pursuing someone else dreams. Even though Hooli has amazing dream and is truly making the world a better place.



That's why I asked and obtained a downshift to 80%, i.e. working 4 days per week instead of 5. Less money, but a real taste of **what life could be** (citation needed) once work would be optional.

| What are your goals in life? What's on your bucket list?

So many things, and the list is always work in progress. A taste of what I'd like to achieve is here. As you can see there's little space for laziness and boredom, I dream about a more active life than the cubicle one!

| What do you do to stay healthy?

I like hiking, running, biking, swimming. I had plans to run a triathlon but few injuries blocked me. With the extra time I got back with my 80% I plan to do more outdoor activities. Must admit I'm a little bit overweight right now. That needs to be fixed ASAP.

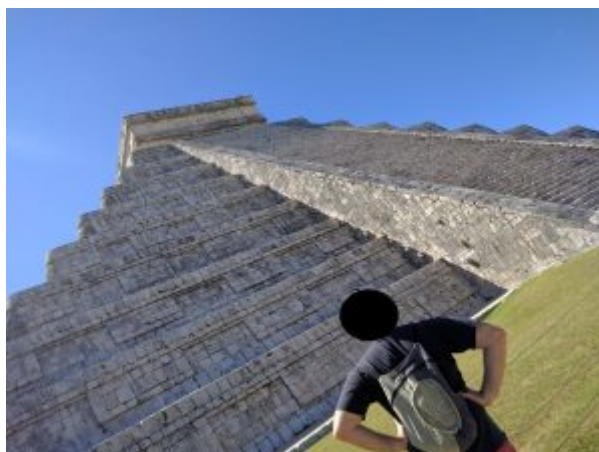
| Do you have any health advice you'd like to share?

Eat less than you burn, which is the health equivalent of spend less than you earn. When you're young it's easier to burn more, so sport can be the main ingredient. With age, eating will dominate so you should focus on the diet more.

As with investment, write your dietary manifesto and stick with it.

| What is your FI strategy?

At the moment I'm going with stocks and 4% rule. Well, my modified version. I'm not sure it will be my final strategy, it strongly depends on where we'll live once FI. We plan to move back to Italy once FIRED. I need to investigate strategies that work in Italy, where capital gain and dividends taxes are at 26%. I'm curious about the four pillars described by Mr W here, I'm also curious by dividend stocks and rental properties.



| What are your favourite money/personal finance/investment tools?

Spreadsheets, spreadsheets everywhere! I love them, I don't like any personalcapital/mint stuff or equivalent.

I'm also into direct investing with a broker instead of letting someone else handle my money, not even **roboadvisors** (betterment, truewealth, wealthfront).

| If you were prime minister what law would you change?

U-uh, what an amazing question! And what a hard one!

Let's make it easy: I'd make everything possible to incentive alternative working paradigms: working less, working from home, coworking, freelancing, mandatory sabbaticals... And make people more active with their retirement accounts.

| If you could change anything about the education system of your country, what would it be?

One of my dreams is about revolutionizing the education system, so I can't answer in just a paragraph to this I'm sorry, you need to wait for my first book

TL;DR: teach curiosity and creativity. And now more than ever: information retrieval. How to get information and understand the difference between true and fake. Question everything.

| If you could wake up in someone else's body whose would it be?

Any 14yo around, given I could bring my entire brain and memory along with me. And given some basic freedom. I'm starting to be scared by aging and physical limitations. Since time is the most precious resource we have I'd buy time.

| What three people would you like to go on an all-day drinking session with?

MrMoneyMustache, The Dalai Lama and Barack Obama. I'd love to see the Dalai Lama drunk!

| What is your definition of happiness?

PPP: Pleasure, Passion and Purpose. A right balance of these ingredients. Each one has their own definition of the three Ps. My pleasures are less material for example. I find pleasure by walking in the woods or playing boardgames with friends. At one point you realize that pleasures are not enough and you want more. Then you follow your passions and maybe build a career around them and few hobbies. I'm the phase of life where passions are cool and I'll go over them, sure, but I need to know why I am here and what can I do with my life to feel at peace with the greater good.

| What is your advice to people just starting out on their path to FI?

Start early. Get rid of society bullshit as soon as possible: you don't need to work for life, jobs don't define you, you don't have to show you're rich, you don't need a big house to be happy... Most of the things society put on you are questionable, learn how to question everything and look for your answers. Seek what brings value in your life and follow that. Don't care about the noise. Don't care about wearing 20 years old t-shirts, even if other would bully you for that.



| Write your own questions and answers...!

Naaa, my doctors have already warned me.

Hi there, it's Mr. W again...

Mr RIP is a fantastic example of how so many people could reach FI in Europe:

- Learn a skill that's sought after in richer countries
- Move there, find a job
- Make enough cash and investments to have a decent life back in your home country OR move back sooner and work remotely a few hours a month
- Move back to your home country (or a less expensive one)
- Done ...in well under 10 years!
- Now make a difference in the community you live in!

Thanks Mr RIP for the guest post! One thing I don't want to miss is joining you in your drinking session with Obama and the Dalai Lama. That would be one different day :)))

I'm looking forward to our in-person meeting that will hopefully happen soon at FIWE 2017.

If you have a story worth sharing or a European FI blog you'd like to tell us about, have a look at our "share your story" questions send us an e-mail.