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| You’ve just crashed your brand-new Ferrari and written it off.\*  I wish I’d / I hadn’t…  If I’d / I hadn’t…  \* damaged it so badly that it can’t be repaired |
| You invested all your money in one high-risk stock which has become worthless.  I wish I’d / I hadn’t…  If I’d / I hadn’t… |
| You’re hiking in the country. It’s suddenly become cloudy and you can hear thunder. You are wearing shorts and a T-shirt.  I wish I had / hadn’t…  If I had / hadn’t… |
| The police have arrested you for burglary. Your fingerprints were found in the house.  I wish I had / hadn’t…  If I had / hadn’t… |
| You’ve just dropped your brand-new smart phone and cracked the screen.  I wish I’d / I hadn’t…  If I’d / I hadn’t… |
| You recently married someone who you found very attractive, but now you realize you are totally incompatible.  I wish I / we…  If I / we… |
| An elderly relative has just died and left $40 million in his will. You were always rude to him and he has left you nothing.  I wish I…  If I… |