2023 The Year In Review

Retirement Year Zero

Wednesday, December 27, 2023

Being retired is a new experience, so I'm going to change up the yearly review, and make it a philosophical piece. You'll just have to bear with me.

I can't figure out how I had time to put in eight hours of work a day, now that I'm retired. In retirement, there is just no time left in the day after gym, preparing and eating lunch, walking around the "Altstadt" of Bern, writing, having a short nap, painting, housekeeping, eating dinner, surfing the internet and watching torrented movies. It's like that whole "job" thing was a canard that distracts you from doing what you actually want to do. I remember as a lad, the futurists were promising twenty hour work weeks. This is now actually the case, but only in the statistical sense. Half the people are working their butts off, and the other half not at all – so it's not evenly distributed. Thankfully, I'm in the latter category now.

For me initially, retirement was all about finances, so I'll deal with that first to get it out of the way. The three pillar system here in Switzerland comprises your basic AHV (like CPP in Canada), your 2. Säule (second pillar, or RRSP in the Canadian vernacular) and an optional 3. Säule (third-pillar, or self managed RRSP equivalent – the one you can only contribute about 6000 yearly to).

I cashed out the second and third pillar accounts and took the cash immediately, paying the tax up front over three years. I invested the money in Swiss stocks. Choosing stocks is a *lot* of work. I investigated 75 Swiss companies. Some are privately held, so you can't invest in them. But I read a ton of the latest yearly or quarterly reports for many public companies. Yawn. I pretty much know the stats on all the big players on the SIX exchange – which is fortunately a lot smaller than the TSE. I mostly ignored the ESG (Environment, Social, and Governance) ratings, since they are opaque and vary by as much as sixty percent for a company, depending on the rating agency. Instead, I chose companies based on what I know: energy, aging, and environmentally friendly technology. This strategy was doing all right until June, when it tanked. Net-net I'm ahead, but not by much. Collapsing the Canadian RRSPs is a 2024 project. I will also be trying to exit the Bitcoin market, since the exchange I use will start charging a 0.95% annual "carrying fee" in January. I could realize a profit now, but I'm being greedy and waiting till the next upturn.

Being a capitalist has its advantages. One big advantage is that you get to attend the annual general meetings (General Versammlung or GV, pronounced gay-fauw) for companies you have stock in, which often includes an apéro afterwards. So it's blah-blah-blah-vote for an hour, then a little party. I've become the apéro king – I can spot an apéro at 100 paces and show up with a wine glass to consume the Oeil de Perdrix and sample the canapés while schmoozing with the CFO's and CEO's like a real investor. There's a whole class of old people like me that take advantage of the GV season at the beginning of the year – when most of the companies report their earnings for the previous year. It's a bit of a clique, where you run into the same people at multiple companies. Gefällt mir sehr (it agrees very much with me). Of course, you have to understand the German presentations – or pretend you do.

Being retired, I also devoted some time to revamping the 9code.ch web site, from a self employed company landing page to a fairly complete overview of what I've created. I have to admit I geeked out a bit in the implementation – where I could have chosen a pre-formatted hosted web site (there are a million out there), I chose instead to roll my own so it could run on a local Raspberry Pi and be fully under my control. Collecting the content was a bit of a challenge. I gathered all my geo-located photographs onto a heat map with click-through called Souvenir, so now I can support my arguments with Jacqueline – "yes, we *have* been to Torino, and here's a picture of you there." It also includes the full history of "year in review" documents under Reviews – but you already know that since you're reading this. A lot of that is historic and embarrassing, so don't look too closely. I rarely met my new year's resolutions. My bad.

If you do visit my web site, you'll see that a lot of it is watercolours, where I'm learning the craft. That's part of the retirement agenda. I've been practicing drawing and painting for a while. There's still not a lot to show for it. My philosophy is to show what I have – put up or shut up. You can't really call yourself an artist if you never exhibit your work. You can't call yourself an athlete if you never compete – even with yourself. You can't call yourself a musician if you never play for an audience. [Not that I strive to be a musician, but one goal for next year is to be able to play *Happy Birthday* on a harmonica – we'll see how that turns out.] The art aspect of retirement has led me to the *Urban Sketchers* – a worldwide organization to capture city settings by plonking yourself down on a stool and just drawing/painting what you see for two hours. See also: *Drink and Draw*, that places artists in front of models to capture their gestalt in a few pencil/pen lines in a few minutes. Both of these involve a restricted time element that is intimidating. Can art be just forced out in a few minutes? My opinion is no; it just takes what it takes to get the art out. How would Rembrandt react to a schedule? That time restriction may be just an excuse for why my art sucks, but I'm sticking with it.

Also visible on my web site is the first hint at a book I'm writing called "Troubleshooting for Beginners". This is my attempt to codify the process I use to work through a "it doesn't work" problem to something that is actionable – like how to repair it. The thesis is: that there is a wide gap between looking at a problem and getting the parts or instructions to repair it. Nobody tells you how to move from the "oh shit, it doesn't work" phase to the "I need to replace the XXX" phase. For the non-technical people reading it, this may be a bridge between the "I don't know what's wrong" and the internet search for a particular part. Obviously, I'm skipping over a lot of details, but that's the general idea. The technical people reading it will find nothing new under the sun. The book involves a few autobiographical scenarios – but they say "write what you know", so I assume it will have veracity. Again, my philosophy is to show what I have – put up or shut up. You can't call yourself a writer if you never publish anything. The feedback I've gotten so far is "can you make it funny?" and "you need more anecdotes", so it's still a work in progress. It will be done when I give it an ISBN number. The concept is targeting a Beatrix Potter "Peter Rabbit" look. To assist with the art that I hope to include in the book, I purchased a Wacom tablet to make SVG images. There's a bit of a learning curve with using a tablet that I'm struggling to overcome. I might go back to the idea of just including scans of watercolour paintings, even though that does bulk up the download size of the ePub substantially.

Lately, I've been trying to wean myself off social media. I get quite a hit of dopamine from following those streams, and I think it's not healthy for me. Maybe that's not entirely true, but I have a feeling I could do a lot more if I wasn't glued to Facebook, Twitter and Reddit as much as

the last few years. So, my plan is to quit them – also because they've become right-wing cesspools of enshitification – and transition to their open source equivalents based on [ActivityPub](). Outwardly, this is only a minor shift, but under the hood it frees me up from the American tech giant platform spoon-fed hidden-agenda to a wider view of what's on the internet. The real goal, of course, is to reduce the number of hours I spend on social media, and these changes may help. If you're one of the people that I lose contact with because of this effort, I'm sorry.

We tried to limit our ecological footprint by not doing air travel this year. By that I mean, I just got fed up with the whole "security theater" and flying in a spam can thing. Instead we visited many places in Switzerland – which is after all a tourist destination – by rail instead, with trips to Ticino, Interlaken, Luzern, Geneva, Argau, Vaud, and Vallais. There were also trips to BKW (Bernische Kraftwerke) power generation sites to look at renewable energy installations, and to Italy for food shopping. The usual scenario goes something like this: on Friday I'll ask Jacqueline what's planned for the weekend, and she'll say we're going to XXX. That Saturday or Sunday, we journey to XXX using our GA (general abonnement) and see the site (like Montreaux), traverse the hike (like climb up into the hills from Brienz), or participate in the event (like a pickle factory tour, or a street music festival) and arrive late at home with a few more pictures in the can. So we didn't have a vacation per se this year, because it's pretty much vacation all the time, with the added benefit of sleeping in your own bed.

I'm still scheduled to help my daughters with the electrical wiring at their place in Allesse – just to run the conduit, since the actual wiring will be left to a professional. Jacqueline has many dance events scheduled for the new year, so she will be kept busy; and out of my hair. I'm leading an English Coffeeklatch at the old-folks community center here, which is a half dozen or more seniors who know English already, sitting around a table and just practicing talking. There are four levels to language competency – reading, writing, listening and speaking. I help with the latter two. I'm also sometimes helping out neighborhood old fogies with their computer problems as an "IT Guy" – just because I did software development before. These are problems like "the new computer doesn't print" and "where are the Bach Sonatas I used to listen to". Not really rocket science, but my philosophy is to try not to touch their keyboard, but instead make them work through it themselves.

In the new year I hope to get back into electronics and embedded processors. There are a number of projects I've put on the back-burner that I should resurrect and play with. As usual, there are more projects than I have time for though, so I might have to be more selective. I still haven't purchased an electro-velo (electric bike) but I'm tempted. I assume they will always be getting less expensive, as they follow the decreasing Lithium-Ion battery price curve; so I'll wait.

I've started widening my repertoire of recipes from just potato salad and Spanish rice. Now, I can do a pretty good sweet and sour cashew chicken, and my current target is General Tso's chicken. The goal is to re-live the university student days, where eating in Toronto China-town was taken for granted. I find that, in retirement, you spend a lot more time preparing and eating food. The big problem is that additional cooking appliances don't fit in the tiny kitchen we have. But, the girl's place in Allesse has a deep fat fryer and gas cook stove suitable for a wok, so that might be an option occasionally.

That about winds it up for this year. We'll see what 2024 brings.