

2024 The Year In Review

Forming Retirement Habits

Monday January 6, 2024

My retirement story continues, with very few changes – if you were being charitable, you would call it boring.

At the end of the year, we went to Canada for a Christmas visit. It's the first time we've been back in winter, and it didn't disappoint, posting -18°C at one point, but the rest of the time was more temperate than Bern. The purpose of the trip was to visit dad, who'll be 92 this year, and is less mobile now; so Muhammad must go to the mountain. He's doing well in his Sunrise assisted living facility, but I realize now where I get my curmudgeon tendencies. Together, we watched a bunch of sports on TV – mostly hockey – which was great. You see, in Canada, hockey is free on TV practically 24×7 from a standard cable plan. In Switzerland, however, you have to either go to a game or pay to watch. The competition commission (WEKO) somehow allows Swisscom to have a monopoly on national hockey (and soccer) TV coverage for about [7 million francs a year](#) – just a slap on the wrist really. So, because I won't pay the surcharge, there's no hockey on TV for me. I did get to attend a few Bern hockey games in person last year, thanks to my neighbour who sometimes gets tickets through his work. But my trick of going to another city to watch a Bern game seems to have spread to other Bern fans, because the out of town games seem to be all sold out whenever I check now.

I'm doing less art these days, mostly due to a lack of inspiration and talent. I've been thinking about what people will hang on their walls, versus what I've been producing. It seems I need to tell a story in a picture – like Norman Rockwell – and/or be funny – like Gary Larson. Both of these criteria induce a fight-or-flight freeze in my brain that I haven't overcome yet. The same is true for the book I'm writing – it needs to tell a story and be funny – which is, so far, not the case. I'll keep trying though.

Le Carro, the girl's place in Valais, is still a work in progress. The big news is the solar heating system is installed and running, so this winter they have heat. Yea! The exterior is painted and the balcony is finished, which means the scaffolding is gone. The girls are steadily finishing the interior too, so now, for example, there's an upstairs bathroom. I finished my small job of running the electrical conduit. The electric wiring has been run in it, but so far it isn't connected up. It's all coming along slowly.

Some good did come out of the pandemic... because everyone had to learn how to Zoom, I'm still doing virtual meetups with people in North America... so there's that. I was told as a child that we would be conversing over video-telephones in the future. It has come true: just not in the shape of a cathode ray tube screen attached to a phone sitting on a desk, but rather it's just a small slab in your hand. That true-but-different feeling applies to many predictions of the future. We were told that people in the future would wear stretchy plastic suits – but we weren't told those suits would have a denim colour and texture. They said that rocket ship launches would be common place, but we didn't know they would be from the private spaceport of a billionaire. We assumed that Jetsons style flying cars would be available, we just didn't know they would be electric. I still love living in the future though, and wouldn't have it any other way.

I sent a lot of Christmas cards again this year, and now that the postal strike in Canada is sort of resolved, I can send out the rest as random cards and letters in the new year. I might be wrong, but there's something viscerally different about getting physical mail as opposed to an email – so I try to brighten somebody's day using snail-mail. I bought a bunch of the cards from a friend's wife who

makes cards as a hobby. The trouble is, her cards were made with heavy things – like bricks, nuts and bolts, steel plates, etc. Of course I jest; but they're heavy, and including an envelope, were at the 50g break-point in postage from CHF4.20 to CHF5.50 when sending abroad. Jacqueline was kind of incredulous that I would spend that much for postage, but to me it's a way of connecting with old friends, and at that price it's a bargain. My [letters to dad](#) are one of the few ways I can still interact with him, so I send him a letter about once a month too.

On the technology front I've been playing with an Arduino Nano ESP32. In the good old days, every processor had just one core (a complete computer) that could focus on one task at a time. Nowadays they have between two and a hundred cores – and graphics processors have thousands. It's telling that the old metric of *transistor count* is being replaced by *core count*. The ESP32 has two main cores, but my interest is actually with the ESP32's third core. I wanted to learn about RISC-V architecture, and this inexpensive (CHF21.90) board has an ultra-low power RISC-V core. This core is cute in the way that the old 6800 and 6502 processors I grew up with were; you know, 8MHz clock, 8Kb of RAM, 150 µA power consumption and about 40 assembly instructions to learn. I got sidetracked doing other things, but I'll be getting back to it soon.

In the spring I travelled with a good friend, via the Frecciarossa high speed train, to his family home near Naples. I did a [few arts](#), and was immersed, for a while, in Italian culture. On a walking tour of Naples, there was this high-rise at the end of the street that was actually a docked cruise ship - man those are big. Rounding out the foreign travel report, we visited Jacqueline's relatives in the UK. It was only a short visit but we did get to see almost everybody. Her mum is well, and hangs out with four other ladies in a group they call the 'famous five'.

The annual general meeting (AGM) season is coming up, and again I plan to attend as many apéro (*ahem* Generalversammlung) as I can. As to how my portfolio is doing, I can only say my conscience is clear regarding which investments I've chosen, but this has cost us in terms of value growth. Last year I also invested in over the counter stocks. This year I will do a lot of research to understand stock options, and maybe even buy some. The biggest current problem is that money from my Canadian RRSPs is devalued in comparison to Swiss francs (1 : 0.6288), practically the lowest it's ever been, so conversion is not an option. My attempt to set up an investment account in Canada was thwarted by the residence requirement, so the money will mostly sit there idle, at least for a while.

I'm still leading the English coffee-klatch as a volunteer at the Bärtschihus for the Seniorenrat every second week. It's morphed several times now, but the current format is to display newspaper articles on an overhead screen and get the participants to read and explain the text. I brought back a bunch of dad's Globe and Mail newspapers from Canada for this purpose. Sometimes I volunteer to help seniors with their IT problems through the Nachbarshaft Muri-Gümligen, but that aspect has fallen off lately. I've also started going to Männer Koch events – which is where a bunch of old farts make and eat a fancy dinner (under the supervision of a professional), all put on by the church parish (Kirchegemeinde). I guess you could say I'm pretty integrated into the community now.

Part of my time is spent at the local gym, which I bicycle to nearly every day. In more temperate times, we also walk through Bern nearly every day from the Rosengarten to the Zytglogge. We observe things like the number of tourist busses, the number of cranes over the city and the changing shop windows, colours, clouds and flowers over the year. I can't really complain, life is good.