

# 2025 The Year In Review

## Full on Retirement

Tuesday, February 24, 2026

This is going to be a short one, because I haven't done much the last year. It tends to smear out as you get to my age and every week is like "Oh my god, is it garbage/laundry day again, already?" So, I'll try not to bore you with the details and concentrate on what's actually changed.

A lot of my time has been spent re-orienting to the conversion from Credit Suisse to UBS because of the take-over. It might not sound like much to the casual observer, but changing banks seems to be a weekly task to negotiate new programs and web sites, recover lost functionality, establish adversarial relationship with new managers, and find work-arounds for existing payment methods. It shouldn't be this difficult.

There's been a quiet revolution in virtual meetings, such that, I don't need to send paper letters to dad any more, since we meet monthly on zoom calls with his generation of siblings. Monthly calls with old high-school friends, old work colleagues from Ottawa, and another with Toronto friends, seems to have shifted the social circles into virtual space. I'm not sure if it's better. I'm recording the meetings that I can for posterity in any case. Somebody will eventually make a Derrick avatar that behaves like me, even when I'm dead, and nobody will notice.

I'm still keeping my toe in the water by attending technical seminars, but my attitude has changed from being an active participant to a casual observer. A friend of mine needed an Android app, so I got back into Java coding a bit. That led to my current project, also an Android app, that tracks the many time-series I've been keeping manually for a while now – weight, blood pressure, alcohol consumption, step count, gym time, etc. I guess the end game is to know when the old body is no longer functioning at peak performance (really, that time has long past).

I'm still doing the Englische Kaffeeklatch biweekly, since it's easy for me as a mother-tongue native speaker. Lately, I've been trying to interject less and just answer questions and correct egregious mistakes. Eventually, it should just run itself I hope. A French language equivalent Kaffeeklatch starts after the summer, where Jackie and I will attend as participants to show off our Canadian French skills (ha! From what I remember la règle, le stylo, le cahier, le parapluie, etc.).

We did go to England this summer for a wedding. That's about the only international travel we did in the year. Next year is a family reunion in Canada. I guess we're in the go-slow phase of retirement, even though I hate to admit it. Primarily, it's a thought process like "why would anyone want to travel if they could just hang around in a destination location like Switzerland." It's pretty nice just visiting local tourist spots. The thinking is, if you spend some money to go to the places you always thought you might like, it's just like a vacation. We're working through the list.

I'm still going to the gym; 204 out of 365 days last year – so it works out to three francs a visit. I'm not so keen on weight training any more and mostly doing skipping and elliptical. Mostly it's the regular get off the chair, get out, do something/anything habit I need to keep up. I haven't succumbed to the electro-velo siren song yet; still doing the manual push pedal commute.

The girls are all doing just great. Samantha's started on the self-employed architect route, and Alexandra is doing real doctoring in Interlaken. Their place in Allessé is coming along nicely with the first "customer" rental over Christmas, and the coffee machine the size of a Buick has been repaired in Italy. Now the complaint is that real-estate prices have gone up so they have to pay more tax – sort of a good problem to have I think.

All in all, life's good. I love living in the future.