Q1 2023 – An Update- Gautam Agarwal

Estimated Read Time - 13 Minutes

Foreword

Allow me to preface this with the view that in contrast to the image of richness the travel stories in this update may portray, I have gotten much poorer overall. Sticking to the trifecta of time, friends, and money to measure wealth, the pie has gotten smaller as friends and I move geographically further and time is traded for money at a rate worse than when I was tutoring.

I tend to avoid buying souvenirs because I strive to be detached from material interests. What ultimately sticks are the memories, and they dear reader, are that much nicer when you feature in them. I have noticed that walking around in an unknown city alone leads to lots of flashbacks in my thoughts, much like the cut scenes in movies.

From late night cycling with Srujana sat on the cross bar -not the first to do so, but the first with grace- to explaining the why paddles have perforations¹ to another friend (there is context, this was in an adult store in Soho), and many more, I thank you all for taking the time to share experiences and look forward to being rich once again.

This is a long one – I am combining two editions' worth. Apart from the travel updates, there is some commentary on US foreign and economic policy decision making, the value of the shoulder season combined with some expression of interest for future travel, a quick personal overview and recent experience with Amex in the UK. Feel free to skip ahead.

Stockholm - late January - weekend

Scandi winter tourism really caters to those seeking the Northern Lights or those on a budget enjoying the off-season. As usual, mine was driven by visa shenanigans but worked out surprisingly nicely. Farah Bennady joined, and an early Stansted start soon transported us to an unconventionally sunny Stockholm.

Our first port of call was a bakery to indulge in kanelbullar. Previously having raved about Danish cinnamon rolls, I must admit the Swedes have done an

¹ Perforations simply reduce air drag on the paddle when it is accelerated towards the intended recipient, allowing for a more impactful result, whether in schools in a bygone era or bedrooms today

even better job. Most of the ones we sampled were not overly sweet and variations with cardamom and saffron were spiced intensely, much to my delight. Strands overlapped most carefully; the roll is more art than food before it melts on the tongue.

I noticed how the Swedes have chosen to take advantage of their conditions, seeking ways to be happy despite the long dark winters. From several free outdoor ice rinks with people playing casual games of ice hockey — much like a kickaround in a British park - to illuminated ski slopes to allow people to blow steam after work, the cold is embraced and the dark is tackled.

Volvos really did the dominate the street, and yes toddlers were indeed left sleeping in their strollers outside. Much of the rest of the trip was the conventional EU capital tour of museums and notable city buildings/squares. This was my first trip with Farah, and it really was quite wonderful (I can only hope she agrees) as we balanced out building the itinerary with slightly varying interests that got us both to try slightly different things. Most notable was the stark contrast of how expressive she was with her happiness or excitement of the sights, to be met with a rather reticent nod of affirmation from me.

Sunday evening and we were back to Gatwick. Although the trip was over, Farah had awoken to the scope of weekend trips – something I know she's continued to explore since.

Madrid - Mid February - Weekend

It seems like a distant memory already, but winter in London really began to drag on as January ended but sunlight remained elusive. In true escapist fashion, I got Hibah to join me in Madrid to soak up some warmth.

Spain has a special place in many Indians' hearts because of the association with the movie Zindagi Na Milegi Dobara. Although this wasn't the bucket list Granada/Seville route, Madrid was nonetheless an explosion of colour and flavour.

By now, you ought to be familiar with the mould. The itinerary itself is not the important bit, relying on the palace, the square, and a museum/gallery. Instead, it is the food, the observations, and the companion.

Hot Chocolate was not merely powder tossed in some lukewarm milk. The default was more akin to melted chocolate, hardly sweetened if taken dark. A

vegetarian Spanish cuisine restaurant served up seemingly true-to-style variations of authentic classics, allowing a large sampling of the flavours.

Spain is of course known to run late – meal times, party times, and wake up times all rather relaxed. This made for very lively evenings with several street performances and strong energy all around.

The only frustrating thing perhaps, was the asymmetry in being able to understand some written Spanish with context but absolutely struggling to communicate things verbally. That is just the valley of despair on the Dunning-Kruger curve I think.

Olympic NP and Portland, USA – 1 week – Start of April Getting There

Bank holidays are a gift too precious to be squandered. With that in mind, I hastily chalked out a trip to the Pacific Northwest². Aer Lingus sold me a £500 return ticket, offering much better value per mile than European options at the time.

Prepared for the curt attitude typical with western carriers, flag or otherwise, I was impressed with the conviviality in the cabin. With both crew and passengers, it felt like we were extended family rather than strangers. Dublin also offered the unique convenience of allowing me to clear American and British immigration during my transit period, making the stopover that much more worthwhile.

Spring in the PNW, like many parts of the world, is a gamble when it comes to rain. Upon reaching Seattle, it felt promising with the clouds clearing at sunset. Picking up a rental car, I was slightly apprehensive considering the jet lag, the fact I hadn't driven in about 8 months, and that I'd have to drive on the opposite side. Nonetheless, the adrenaline of driving and the excitement of driving a Tesla got me through safely and I quickly reached the Airbnb room I'd booked at the outskirts of town.

² Pacific Northwest (PNW) has always felt like a misnomer in geographical terms, but is widely accepted sadly.

Of course, when my parents asked, I told them I had the entire place to myself - they'd be overly concerned if I'd advised it was just a room in a shared house. To me, this was still a step up compared to the hostel life from Sweden.

Olympic NP

Starting very early the next day, I began the three hour drive to Olympic National Park, named as such after Mount Olympus. Quickly settling in to the rhythm of driving, I began to enjoy the acceleration that ICE cars just can't match. Timing meals with superchargers, I began to plan out my hikes and routes within the park – and wondering if the overcast skies and drizzle would let up.

Pulling up to Lake Crescent, it really felt like I was living the inspiration for a Lumineers or Mumford and Sons song. Walking along the shoreline through a dense grove of Sitka trees, the rain became a welcome companion, adding atmosphere and depth to the thoughts I was having. Visiting in the shoulder season meant I very nearly had the place to myself, the silence a welcome respite from the pace at work.

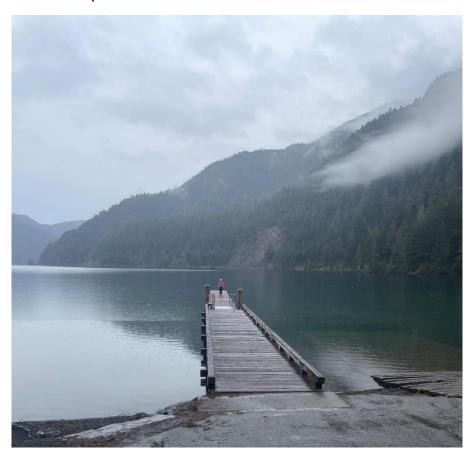
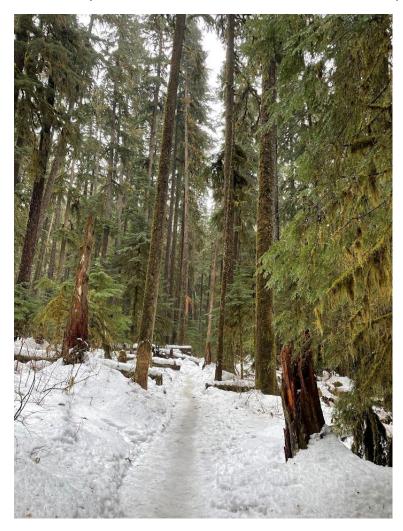


Figure 1: Lake Crescent on a typical overcast day, with clouds emerging from the trees

Carrying on after I'd had my heart's fill, I decided to tune in to the radio, to mix up the playlists I had available. To my surprise, the signal was rather crisp and the accents rather mellow. The Canadian port city of Victoria is quite close, just across the strait of Juan de Fuca – the Tim Hortons will have to wait, but I certainly basked in the listening to the conditions in a quirky mix of Canadian English and Punjabi as the RJ discussed weather and traffic.

Coming up to the Sol Duc Falls, I'd climbed enough for the ground to still be snow packed. Without crampons, this made for a challenging but achievable hike – the overhanging moss laden branches were at such contrast to the crunch below my feet that it felt too curious of a landscape to avoid.



Heading further along, I eventually got to the famed Rialto beach. At low tides, you can walk along and explore tide pools with all the exotic marine life within. Unfortunately, I'd drawn the short straw with the weather gamble, and the previous drizzle turned torrential – fair enough, I was in a rainforest. Although I'd timed it for low tide, I decided it wasn't in my best interests to hike the 3 miles roundtrip to given the intensity of wind, proximity to sunset, and most

importantly, isolation. Nonetheless, I admired the ferocity of the Pacific (the irony is not lost on me) for a while, ambling through the uprooted tree trunks that littered the coast before heading on towards the campgrounds up the road. I was impressed with my umbrella, a Davek with a famed lifetime warranty – this was the first time I'd used it in such strong winds, and it held up.

For similar reasons to the Airbnb, I told my parents I was staying in an NPS Lodge rather than camping. In hindsight, I perhaps shouldn't have camped. Getting unlucky with the rain meant the campground was sparsely populated. With 94 sites, I only saw two others occupied. Setting up a fire (I'm proud, given the rain), I tried to enjoy the warmth as the light faded, but realised I'd much rather be dry.

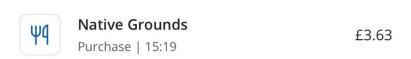
I'd opted to pay slightly more for a Tesla because of how the seats fold flat, and the temperature control offered by the car's camping mode. If I could get a decent night's sleep, the extra cost of the rental would be well offset by the alternative cost of a hotel. Setting up the car was quick, and after getting ready for bed in the campground toilets, I got out of my wet outer layers and watched the light fading through the glass roof. Given I was travelling light, I didn't have a sleeping bag, but the car was nonetheless very comfortable with a rolled-up towel for a pillow. With some padding, I can foresee multi-day trips living in a Tesla. If only the story ended here and I woke up refreshed to a clear sunrise...

At some point in the night, I was awoken by a scratching sound. Attributing this to one of many possibilities, I hoped it wasn't a bear and went back to sleep, feeling secure inside the car. Another few hours go by and I'm awoken by the very distinguishable sound of aluminium foil rustling. Given I was the volume of the rain outside, this was definitely coming from the foil on the front seat from my Costco pizza earlier that day. Jumping as far as the roof allowed me, I reached for my phone's flash to see a rodent scurry across the footwell in the front. There wasn't really much to do apart from yell *fuck* really loudly. Getting into my waterproofs, I got out of the car and took all the exposed food to the bin in the campsite. I then tried to get rid of the mouse by moving the seats with the doors open, before realising I couldn't see any movement inside the car but I also couldn't see anything outside the car given it was absolutely dark. Hoping the mouse had decided to hop out of the warmth and protection of the car into the elements of its own accord, I decided I'd rather share space with a

known risk than turning my back to the possibility of a black bear or cougar. Not quite the peaceful awakening I had in mind. Driving to the nearest charging point, I had some breakfast (outside the car, as the rain gave some respite) and wondered what the hell I was doing with life.

As I drove towards another beach, the rain subsided completely, and I was greeted with a beautiful sunrise over some islands off the coast, and last night's issues seemed far away again. I'd technically left the national park as this beach was part of a native American reservation. I'd barely met any native Americans in life up till then, so I was fascinated to see what life is like on a reservation in the modern age.

Most economic activity on reservations usually stems from the freedom to adapt federal laws, seen most recognisably in the form of casinos. Not so over here, and the relative economic deprivation was evident in the form of very old cars, run down houses, and failing public utilities. Heading over to a stall at the shore to buy coffee, I got chatting to the staff who explained I'd missed the end of the whaling season ceremony by a few weeks, a tradition the community still upholds. Striking a balance between the capitalist engine that encompasses them, and the traditional lifestyle some still wish to maintain cannot be easy, but coffee dollars go a longer way when it's not to Starbucks shareholders.



Wrapping up the national park, I drove along the rest of the loop stopping at some great viewpoints and a "tree of life" with exposed roots drawing moisture from the humid air. Heading back to Seattle to drop off the rental was going well till an absolute wave of sleep hit and I wished I had a second driver. Stopping to caffeinate and rest, I made it back in the nick of time to head onwards and catch my train to Portland. In all, I'd driven about 560 miles and paid \$30 in electricity for it- including the energy used to keep the car warm overnight.

Portland

Shlok moved in up the street from me in junior year of school in Dubai. We'd catch up whenever we overlapped visiting Dubai, but that hasn't happened in a few years. Visiting now then, was a catch-up long overdue. Our friendship

continues to be driven by bakchodi (banter but desi?) but with the odd more serious discussion thrown in, reasonable given how contexts have changed.

Overall, the road trip theme continued. Shlok took me towards the coast again, stopping at a dairy cooperative's cheese factory. Between all the cheddar and Monterey Jack samples, we maligned the plastic waste in interim stages of production and proposed alternatives. Physics/Engineering means a mind can never rest.



The next day, we decided to change it up a little from the coast and instead head inland into the Mt Hood foothills, featuring a range of vineyards – a surprise to me given the low temperatures. Pairing my first wine tasting with his first fondue, we had a nice mountain meal and, in combination with the snowpack we witnessed on the way down, I got a taste of the ski life I couldn't indulge in this season.

Given Shlok's role with Daimler, a lot of our discussion has featured electric vehicle infrastructure and renewable energy proliferation. On our way back he kindly showed me the behind the scenes of a charging station, sending me back to the relevant modules of my MSc as I analysed the transformer.

Wrapping up the day, Shlok arranged dinner where I got to meet his situationship. It was a litmus test in perhaps all directions, Shlok seeing how she'd be with his friends, me seeing Shlok in that context for the first time, and perhaps her taking a reading of his circle. Given it took all in my power to avoid saying I hope to see them both in London as we said our goodbyes, it's safe to say I gave a resounding endorsement of the match.

The following day, whilst Shlok was at work, I explored Portland itself. With its cycling and pedestrian infrastructure, reasonable transit, and concentration of outdoors stores, it is the most European American city I've seen as yet.

Seattle

For my final day, I travelled back up to Seattle, with a few hours to wander round. The observant reader will know I'm not much of a coffee person. Nonetheless, (and with few more appealing options) I decided to head over to the Starbucks Reserve (Sbux is a Seattle institution). It felt like a different world, where coffee was treated more like art. Indulging in a whiskey barrel cold brew, I found it hard to believe there was no alcohol given how much of the cask flavour had been absorbed. Wrapping up with an obligatory tour round the Pike Place market to pay homage to the *Fish Philosophy* lessons we received in school, it was back to the airport.

The tour wasn't quite over though. The apron had not one, but three Dreamliners in Boeing livery. Whether fresh off the production line and undergoing testing or on their way to the customers, the planes were a mark of American exceptionalism.

If you do something, do it well. Like the fraternity part of the liberté égalité fraternité in France leading to the protests over the pension age being raised by two years (something the UK quietly accepted), it is pioneering capitalism, for better or worse, that has allowed a once quiet town to host not just heavy industry but also two of the technology heavyweights.

A changing World Order

To be clear, the positivity around American exceptionalism is far from an endorsement of their methods. It is but an acknowledgment of a thorough job.

On the contrary, it looks like the impact of foreign policy flagrancies and economic games DC has chosen to play have accumulated and seem to be approaching a tipping point.

Already trending downwards as a foreign reserve currency (IMF Data), it seemed like an own goal applying USD sanctions on Russia the way they did. Throw in the mix the QE from 2020/21 and the rallying calls from BRICS and other entities to adopt alternative settlement methods, the next few years will be crucial. No empire goes down without a fight – nicely explained by Ray Dalio.

The Shoulder Season - A gift of leaving education

For most of the first quarter of our lives, September and May are offlimits for recreation, reflecting the start of academic years and exam seasons respectively. In the window before we (possibly) have children to worry about, leaving education has the significant boon of being able to take holidays in these months.

In the Northern Hemisphere, September is characterised by cooling and shortening days, but not rapidly so. Trails are fully open, clear of snow *and* tourists. The start of May equally offers the very end of ski season at the highest of slopes, after spring school holidays, and on the other end, the warmth and comfort of summer without the throngs of people that usually accompany. Reverse this for the southern hemisphere.

Not taking advantage would be a shame, and so I've made a nonexhaustive list of trips I wish to take in these months in the coming years (the right reader will know to consider this an invitation).

Country	Region	Style
New Zealand	All	Road Trip
Canada	Banff and more	Road Trip
Uzbekistan	Cities	History, Culture – Late March/April is ideal
Spain	Al-Andalus	Road Trip, Al Hambra
Chile/Argentina	Torres Del Paine	Outdoors – This is a challenging one to plan

Non-Travel, Personal updates

The Grand Parents

As is common with those of us living in (2nd or) 3rd countries to our grandparents (and parents), it is a real challenge balancing leave with seeing immediate and extended family. I am lucky to have all my grandparents with us, but parents are now very vocal about their age. The issue is not really giving up one adventurous holiday to see them, it is a gift rather than a compromise. It is the long domestic travel times within India, and the way grandparents

already struggle to connect / make busy even when I am there. The result is a very low ratio of actual quality time to the amount of leave taken. This problem, sadly, won't last long.

An Optimisation Problem

The value of simplicity in life seems to be overlooked. Knowingly or otherwise, I think achieving a simpler life is what a lot of us work towards. This goal appears to be impeded by a recurring issue – optimising for the short or long term often leads to very different solutions.

With work, it is the extra effort needed to find a way to return to my field of interest whilst delivering on the day job. With housing it is buying vs renting. With financial planning, it is the burden of tax reporting vs the prospect of gain. Even with travel, it is stamps taking up unreasonable amounts of passport pages on short trips vs the experiences weekends abroad bring.

I don't have an answer or cunning comment. It's hard to balance things.

Health

has definitely declined since starting work. Whether driven by the hard London water, the reduced active time in a day because of work, or the increased reliance on canteen food for lunch, the cumulative effect is concerning.

There is again no easy solution, especially as I still try and understand how to best use private health facilities here. The value of family support could not be more evident than whilst juggling everything during the start of working life.

A quick word on Amex

I am a long-standing investor and client. There is generally a credit averse mindset outside the US since '10, but I wish to highlight the advantages having seen friends miss out.

With Sanya misplacing a card, and worrying about unauthorised usage, credit cards are generally much faster at refunding any transactions than banks.

The rental car in the US and the hotel in Madrid from earlier in this email had fantastic cashback offers from Amex – 60 off 150 at Hertz and 100 off 250 at Hyatt.

Review your circumstances and consider if you could (responsibly) take advantage of the protection and rewards credit cards offer – I can offer a UK referral bonus.

Fin

Thanks for reading, stay in touch. I hope to see many of you in this summer.

Disillusioned,

Gautam

01 May 2023