



The whole point of this kind of travel — long stays, apartment living, eating in — is the development of fluency, cultural, language, etc. I know that I have abominable fluency right now. I find myself switching my fork from left hand to right, for example, or pronouncing a word with American vowel sounding or emphasis. Much of this is to be expected, but some of it is getting annoying.

True fluency means making the proper adjustment without *thinking* about it. An example here is currency. I have made a nearly effortless transition to the bills and coins of the realm, but I still cannot stop myself from thinking about how much it is in dollars. The 2:1 ratio is just too tempting to perform, and too daunting once performed. When last I was here the exchange rate was some strange figure like 1.45:1, so it was easier to just give up. I know, in my rational mind, that I should just ignore the exchange rate, for the most part, since things just *cost more here* which tends in most cases to offset the exchange rate. That's why you don't hear of people flying here from New York to do their shopping, but you do hear of Brits flying to New York to do theirs. They are getting a double benefit of cheaper prices *and* a favourable exchange rate.

See what I did there, that spelling of "favourable?" That is not just affectation (tho it is partly) it is part of trying to gain the fluency, to get into the mindset of how things are spelt, or pronounced, etc.

But, back to my point on currency. I will know I have gained some fluency when I stop the seemingly automatic translation into dollars of every sum I pay. I know that things are dearer here, and that is that. Belabouring the point doesn't help me or my wallet. I still must eat, pay admissions, transit fees, etc. The offsetting side of the equation is that if you live here you will tend, in the most, to get paid respectively higher than you would in the US. Also, expectations of lifestyle are different.

I was alarmed today to read a number in discussions on private debt. Much has been made in the US press of the rapidly rising personal debt load. A year ago in the US it was about \$5,800/person, a few months ago it had risen to \$9,900. That is alarming. Now, consider this: In the UK the average personal debt is over £29,000/person! Imagine, in a country where the exchange rate is what it is, yes with higher incomes but also with higher taxes, prices, and everything else. That is a frightening number.

Here is another element of fluency. I am a seasoned pedestrian, and I am well versed in the different cadences and meters of pedestrian life, whether I am in Milwaukee, Madison, New York or Chicago. I know when to step off a curb and when to stay put. Key is that I know to

always try to make eye contact with the driver, otherwise you cannot tell if they see you. When I was here last I commented that it took me three days before I realized that I was making eye contact with the passengers not the drivers. I felt the fool. That is a lesson I have learned.

This whole left/right thing is still a struggle. You simply do not realize just how deeply engrained the whole stay-right thing is until you are in a place where everyone else is taught to stay left. It is not just driving, such a social norm translates to walking, stairs, escalators, etc. You are so used to looking to your left when you step off a curb, and you simply *must* adapt to look right over here or a taxi will teach you swiftly.

I could go on and on. Don't worry, I've just about spent my will on this one.

Let's just leave it that my goal is to require a two day adjustment period when I return, to not get killed by a bus.

No photos today. I'll write a diary entry later.

Ta!