

Act eight:

Financial institutions continue making life a challenge for Ingrid. Cash is not used in Sweden! Did you know that nobody writes checks in Sweden anymore? Our bank, does not accept checks to be deposited to your own account. Yet we have so far received two checks for overpayment/refunds. We visited Swedbank that could transfer the amounts to our bank account at Handelsbanken. Sounds silly, and it's true. It's complicated! Klarna & Kivra are big tech companies handling financial transactions. Yes, they handle the transactions, but do not issue refunds directly into your account.

Sweden has a lot of RED days. You probably wonder what this may be. An extra vacation day based on "old" Christian calendar! For us retired folks it does not matter so much. We are only reminded to be prepared to enough of wine at home. Liquor is only available to buy on weekdays, never on a RED day and only at Systemet (state liquor store).

Tax declaration in Sweden is much less complicated than in the US. Skatteverket (IRS) fills in the form what you earned and how much taxes you paid. You sign the form on-line and you are done. There are no deductions, as we used in US, for lowering the taxes due. Sweden is ingenious at taxation and adding fees. Calle is expecting a tax on breathing! We'll see what future tax declaration has in store for us, maybe more of the same? We must forever declare our income in the US and pay the appropriate tax. We transfer funds as needed.

For personal secure documents you must visit a Police Station i.e. ID-card, passport, drivers license etc. You must sign up on-line for an appointment well in advance. Come at the appointed time, max 5 minutes early and never late. Get your photo taken, sign the form and pay the fee. Documents are mailed to you, you will be informed where to pick the document and what ID you must show to identify yourself. There are no post offices in Sweden! All certified mail is handled in kiosks, tobacco store, 7-11 store, gas station or grocery store.

