



George Burns and my House

No, don't misunderstand. George Burns never came to my house; I of course never met him. But recently, whenever I look over my house, and get involved with some of the maintenance issues, a famous quote that is generally attributed to him comes to mind. I guess he was in his late nineties when he was purported to have said, "If I had known I was going to last this long, I would have taken better care of myself!"

It's nearly nine years now since I took the big step and purchased this building. The chance to buy this place came up at a particularly opportune time for me - I had just recently completed the large project to make 100 prints of the Hyakunin Isshu poets, and because of all the publicity surrounding that event, I had done quite well for a couple of years, building up a nice little nest egg.

Someone in my position - trying to make a living from woodblock printmaking - can not normally think of buying their own home (at least not here in Tokyo!), so the whole episode was particularly fortuitous. As the amount I had saved was enough to pay a large down payment, it became possible for me to obtain a mortgage. And indeed, as there was only a ten-year term on that loan, it will finish next year and the property will be mine 'free and clear'.

Those of you who have your own homes though, are probably smiling at that phrase 'free and clear'. Although the requirement to make a monthly mortgage payment to the bank will come to an end, my financial outlay will be far from over. Japanese homes of this type of wooden construction are well-known for having very short lives. Typical estimates range from 20 years on the low end, up to a maximum of 30 years. A maximum!

This place was built in 1995, so was just over five years old when I purchased it in 2000. In the most optimistic scenario, it would thus give me another 15 years of use after the mortgage runs out. But honestly speaking, it would be foolish to think that way, because this building is of very poor construction, and the lower end of those estimates is far more likely to be the more accurate.

Just another five years.

Now none of this is a surprise to me. I understood all these things very well before I made the decision to buy this building. So why did I do it? I was thinking along these lines: "I'm not really buying this building, but am buying the land, with a 'temporary structure' on it. My income stream these days is looking pretty healthy. If I use all my savings to make the down payment, then after a couple more years have passed, I'll have enough saved up again to allow me to tear down the shoddy house and replace it with a custom-ordered home imported from Canada. By the time the mortgage on the property is done, I'll be sitting in a wonderful, modern home, in a beautiful location!"

So I didn't care at all about the poor construction quality of this place, and since then, I have done almost no maintenance on it, because in my mind it's all 'temporary'.

Right.

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Things didn't quite work out quite as planned. My income stream fell off quite dramatically in the years after I purchased this place, and the plan to import a new building has had to be postponed 'slightly'. I've managed to make all the mortgage payments, so I'm in no trouble, but here I am, in a building that is starting to come apart at the seams. And the situation is exacerbated by the almost complete lack of maintenance I have done since I moved in.

My two neighbours - in identical buildings - have both put new roofs on, have repainted (more than once!), and are constantly fixing up this and that around the place. Mr. Burns, I understand your comment!

But wait. Now that I think about it, maybe I'm OK. After all, George lived to be 100, didn't he!

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