



## Forbidden Fruit ...

Most of my little stories in this series do not involve very 'rare' experiences, and I think that many of the readers will frequently nod their heads and say 'Yes, that happens to me too,' or 'I had exactly the same experience!' This week is no exception I am sure; *everybody* has a story like this to tell!

We go back to November of 2000. As we approach year-end I am trying to figure out what to do with the 'excess' savings that I have on hand. This is a *very* rare occasion for me, and has come about due to the huge amount of publicity I received at the end of the long poetry series the year before. I have been swimming in print orders, have been working like a fiend to keep up with everything, and have thus amassed a little 'nest egg' of around \$50,000. (*This was in yen of course, but I'll keep it in \$ to make the story more understandable for overseas readers.*)

The money is simply sitting in savings accounts in the bank and post office. In this 'post-bubble' era of Japan, such accounts pay nothing but the most trivial interest rates, something on the order of 0.01%, if even that much. I think about what I 'should' perhaps be doing with this asset, and a few thoughts begin to gel together in my mind.

1) A month or so earlier, stock markets around the world had gone through the 'dot.com' crash, in which many tech stocks had suffered severe losses, bringing them down to very low levels. Many of these companies now had no future prospects, and their stock was indeed worthless, but others - and one in particular which I admired very much - could be expected to recover a 'normal' value as time went by. It seemed to be a good time to invest.

2) I had this 'spare' resource available, money not required for either living expenses or business activities.

3) I had just learned that the son of one of my print collectors, a young man whom I had actually had as a flute student back in Canada many years previous to this, was now working for one of the major brokerages in Tokyo.

Hmmm ...  $1 + 2 + 3 = \dots ?$

I phoned him up (his name was Christian) to get his advice. I can remember our conversation very well. Christian was of course interested to hear that I had some resources to invest, but when I mentioned the company I was targeting he cooled instantly. His brokerage was definitely not recommending a 'buy' on that stock; they were not confident about their ability to recover from their current poor situation. He asked about my reasons for being optimistic, but when he heard that it was because I was using their product, and 'felt' that it was good, he demurred even more; "It's not usually recommended to get into stocks in which you have an emotional interest," was his line of reasoning. Good advice, I'm sure.

Now to tell the truth, I was not all that confident about the idea of investing in the stock market. I knew that as a 'little guy' I would be swimming with the sharks, and that there was indeed a pretty fair chance that I would get eaten alive. So I allowed myself to be swayed by his opinions - after all, he was the professional -

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and as he asked me "Well, will you open an account so that I can place an order for you ...?" I demurred. "I'll think about it for a while, Christian. But thanks for the advice, anyway."

You know the rest of the story. The stock was Apple Computer, and it was then trading just under \$20, and still heading downward. It is currently trading in the \$340 range (and has split once in the meantime). My \$50,000 would now be worth \$1.8 million.

Yes, we've all got such stories, I am sure. But I was *right there* on the phone! "Sure Christian, go ahead and set me up. After all, what have I got to lose!"

Gee, I hope my kids don't read the story this week!

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