



Common Sense

When I took the plunge - around a quarter century ago - to leave my fairly comfortable job as a salaryman and strike out on my own, I knew that from that day on I would never have a stable income again. I of course felt that I would be able to make a living 'somehow', but had no idea what form that 'somehow' would take.

In the first years following the decision (after we moved to Japan), I fed my family through a combination of teaching English classes in our home and selling wooden toys that I had designed and made. When my printmaking skills grew to an adequate level, I began selling prints, and those other activities were shelved. As anybody can imagine, the income one will earn from selling woodblock prints can be unstable in the extreme. Even though I managed to smooth out some ups and downs by distributing my prints in subscription form, my income was always a matter of boom or bust. If exhibitions went well, orders were good and the income went up, but the reverse was also true.

No matter. I expected this from the start, and did what I could to mitigate these effects by building up savings when times were good.

But the highs and lows are really sometimes quite extreme, and on more than one occasion, I have been in situations where the savings were not 'quite' adequate to cover expenses during one of the downturns. That happened a few years back when I was making a complex project that I knew would not bring in much revenue (a large scroll). At one point late in the project, money got very tight, and I was unable to pay the installments on the collection of payments that I make to my local city office: land tax, residents' tax, and medical insurance.

For the first two of these, I knew there would be no problem being a bit late - they weren't about to come and take possession of my home just for a short delay - but as for the medical, I just had to shrug my shoulders and depend on the fact that I am pretty healthy, and would simply have to avoid making any trips to the doctor during the period of my delinquency.

But the situation dragged on quite a bit, and I fell behind in a number of the payments, so I took a leaf from the experience I had many years ago while working at the music store, where I had to deal with chronic late payers. I learned then that as long as they kept in touch with us; as long as we knew their situation; we would let them string out their payments with no problem. It was the people who 'ran', and who avoided all contact, that we had to handle aggressively. So I went over to the city office to chat with the people there, letting them know that my situation was temporary, and that I would get my accounts back to normal as soon as I could.

All the various clerks I spoke to were completely understanding of the situation, and thanked me for keeping them in touch. Some of them actually *apologized* that their computer would keep sending overdue messages, and told me not to take those as any kind of threat.

Now this is all pretty much what one would expect, but at the medical insurance counter I got quite a shock. At the end of our conversation, just as I was turning to leave, I made some kind of joke to the girl about try-

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ing to avoid accidents, and she looked at me in a puzzled way. I tried to explain my joke, that I would be avoiding any trips to the doctor, and she quizzed me, 'Why would you do that?'

We talked a bit more, and it turned out that even though I was now some *months* delinquent in paying the premiums for my medical insurance, this had absolutely no connection with my coverage. She explained that, "At some point down the line, when we can no longer trace a person, or have any hope of getting payment, we would then consider cancelling their insurance card." In short, my coverage was not being affected in the slightest by my tardiness in making payment.

Time for me to apologize to the 'Japanese bureaucracy' for the number of times I have (mentally) assailed them for having 'just no common sense!'

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