We talk about money, cash, credit, employment (and what’s considered a “real” job), and other money-related topics as they happen in Japan and the US.

**Transcript**

K: So, lately I’ve been thinking about money.

C: Yeah?

K: Yeah.

C: Like money?

K: (laughs) I was actually thinking of the song “money changes everything.”

C: Uh-huh.

K: And I think it’s by Cyndi Lauper, but that’s not actually the topic I’m thinking of, but when I said “lately I’ve been thinking about money” I was thinking of – I can’t sing it, so I’m not going to sing it, but money changes everything.

C: Okay. So, we’re not going to make our money off of your recording of that.

K: (laughs)

C: So, what are you thinking about money?

K: So, I was thinking about how in the United States, if I walked around with a hundred bucks in my… wallet, that that was a large sum of money to walk around with. And that I would never deliberately or intentionally walk around with a hundred-dollar bill because no place would break a hundred-dollar bill. Like, there’s signs everywhere “we cannot break a hundred-dollar bill.” And, in Japan, there has been times when I, and I’m not proud of this because Japan’s an all cash society, there have ben times that I’ve bought gum that was like under what would be a U.S. dollar with a hundred-dollar bill. And I used to apologize for that when I first came here. Like if I spend under twenty dollars, under ni sen, which is 2000. Which is about 20 U.S. dollars depending on the exchange rate.

C: Yeah, it’s varied from 25 to… 18 U.S. dollars in the time we’ve been here.

K: Yeah, so if I didn’t spend that, and I gave someone a hundred-dollar bill, which is a man en bill – ichi man, which is ten thousand – then I should apologize. And I would feel so incredibly guilty about it. And they would look at me like “what are you talking about? You’re being drama.”

C: Right.

K: Because people walk – people walk around in Japan with hundreds of dollars in their wallet. It’s really common to walk around with five hundred dollars in your wallet in Japan.

C: Yeah, I was thinking about pizza delivery in the U.S. – if you needed ten dollars back in change, they’d be like “I don’t really care that much change.”

K: Yeah. Because they didn’t want to get robbed.

C: Right. Exactly. And I got a delivery her the other day, and the guy, like… tiny old guy, right?

K: Mhm.

C: Should have been – not should have been, I don’t hurt anybody – but size-wise

K: In the U.S. would have been terrified.

C: Visibly opens up his change things and displays to me, not like “look at this” but just not concerned that I should see it, that he’s got basically a thousand dollars in various bills there to make change for people because he’s doing COD orders.

K: I never understood robbing pizza delivery people. They’re coming to your house.

C: They know where you live.

K: Yeah. Like, you’re going to get busted. So, how’s that working out?

C: I’m not sure.

K: Like, who’s the person that’s like “yeah, please commit a crime in my home.”

C: Right? I don’t like the concept of robbery in general. Thievery, I’m not a big fan of it; I understand theft for necessity, but I think that that’s actually a sign of broken society. A whole other thing about money, but robbing people just... don’t. There’s so

K: Oh, come on babe, we digress.

C: It’s so easy to just steal money, why rob people?

K: (laughs)

C: Saying this, I have never even shoplifted. Like, all of my brothers were banned from the local drug store when we were growing up because they had been caught shoplifting multiple times. And I wasn’t just never caught I never actually did it, so.

K: Okay, so, I have shoplifted twice in my lifetime. Not proud of this.

C: I thought we talked about this when you got caught yesterday.

(laughter)

K: I was actually talking about this with a client the other day. We were talking about stealing. And we were sharing the first time we had stole.

C: The other day meaning like ten years ago?

K: Yeah. But, you know. The other day. It’s not today, it’s a day other than today.

C: Okay, good point.

K: So, you know, ten years ago, the other day. What’s the difference? And in my heart, they’re still my client even though I haven’t spoken to them in like… forever. So, we were talking about our first time, and

C: Stealing.

K: Yeah. (laughs) And my first time stealing was – there was a store that all of my friends would go to afterschool. And we would go in and buy candy, and, um… I never had any money because I was in a really abusive foster home that even though my mother would send me an allowance, they would keep it.

C: So, were you five? Did you get caught stealing once when you were five?

K: No, I

C: You wanted something, but you didn’t want to pay for it?

K: … been caught stealing, didn’t want to pay for it?

C: Yeah.

K: It was when I was nine. And it’s important to note that I had – that I was high from smoking weed at nine. Which shows that my life, it was like… it was not on a good path. And, so, I stole, and I thought I had gotten away with it because I was just putting it down, and there was a hole in the lining of my jacket. And the person sat me down and was like “I’m going to call your mother” and that was like telling me basically, you’re going to let the devil know that you should take my soul to hell kind of thing.

C: Right.

K: And made me cry, it was a mom and pop store, and they told me about the affect to them and their children and their family, and basically I was going to make them starve to death because of how short their margin of profit was. And it was a really heavy talk to have with a nine-year-old.

C: Hey, especially when that nine-year-old was stoned.

K: (laughs) Right? I was high out of my mind. So… I ran away from home for three days. Nobody – he didn’t call anybody. And if I had my wits about me, I probably would have realized this person doesn’t even know my name.

C: Right.

K: So how the hell would they know how to get in touch with my mother?

C: Because if he had known who you were and known who your mom was, he would not have

K: He would not have wanted to call her.

C: Exactly.

K: He would not have wanted to call her because she would have paid for everything, but there would have been some price for him because

C: She might have beat him up or whatever.

K: It depends on if he popped off.

C: Yeah.

(laughter)

K: If he popped off to my mother, yes, he would have got a beat down.

C: If he said something about her parenting.

K: Ooohh, yes, if he said something about her parenting, he would have gotten a beat down. Because my mother was vi-o-lent. Violent.

C: Okay, so that was one time. You said you

K: Yeah, so... I can’t remember the second time.

C: Did you get caught the second time?

K: Oh – yes, but not by the store. So, the second time, and this will prove that I’m a child of the 80s. The second time, I stole leg warmers that had, like… tinsel woven through them, so they were sparkly leg warmers and makeup. I was interviewing at a foster home. I was doing the weekend trial at a foster home, and… I went to the store with them

C: To be their foster child.

K: Yeah. To see if I wanted to stay with them and if they wanted me to stay. And I stole, and they sent me back to the shelter. Poor little orphan Kisstopher. (laughs)

C: Is that why you stole?

K: Um… I didn’t really like the foster home, so I don’t think I cared. I stole because I wanted to.

C: Yeah.

K: And I don’t know why.

C: And why did you stop after that? Why didn’t you want to anymore?

K: I just never thought stealing was right. I always thought stealing was wrong. And the reason I stole is because I had, in between being nine and being eleven and stealing, um… I had ran away from the children shelter with a friend who had stole a bunch of stuff and didn’t get away with it. Ended up going to juvenile hall. So, I was fascinated with the concept of juvenile hall.

C: So, I know we’re on the digressions, but if you were stealing at 11, you’re like “you know I was a child of the 80s.” You were 11 in 1980. So… how is that being a child of the 80s to steal leg warmers? I know it’s a Footloose thing. I know all that.

K: Because, okay, I’ve never seen Footloose. 1980, if I’m 11 in 1980, how old am I in 1990?

C: 21.

K: So, hello, I’m a child of the 80s. My childhood was in the 80s.

C: I get that part. What I’m not getting is what that has to do with it.

K: Leg warmers were a huge part of the 80s. Perfect Ten. Jazzercise. Aerobics. Like... I know you’re an Alaskan, they don’t exercise there – I shouldn’t say that. Everybody from Alaska, don’t send me hate. I’m just ignorant about Alaska.

C: In 1993, I was working at Wendy’s, and next door to us was a jazzercise studio who did it with their door open because I guess it got really hot in there during the summer, so whatever. So, I listened to jazzercise every day for like six months, so I know jazzercise.

K: Oh, okay.

C: Never don it. But I’ve heard it.

K: I’ve done it. Couldn’t tell by looking at me, but I used to be quite fit in my youth. Took a lot of pride in that. So… that’s not having any cash. (laughs)

C: Right.

K: Because if I had the money, I would’ve just bought the things. But, in Japan, I trip out that sometimes, like… most times, people will have thousands of dollars in their – like, thousands of dollars – and open their wallet and let me see that they have thousands of dollars. And I’m so super paranoid that, like, throughout the day, I empty my office of cash. Because I don’t want people thinking that they could mug me if my clients have been paying me cash that day. And I let all my clients know that my office manager does multiple bank runs. I’m super, super paranoid about cash.

C: The skims, that’s what I call the- that’s what we called them when I was manager, shift manager, was skims.

K: Yes. I tell them I keep barely, barely, barely a hundred dollars in my office. Barely.

C: And you all know the look she’s giving me. It’s the “I’m serious” look.

K: Yes. Yes. So, that is one thing that is modern-day because I don’t – I do not keep money in my office. I just… and it’s so weird because… this is something that I will say about current clients; they will open their wallets and have thousands of dollars in it, like… why are they going to jam me up for a hundred bucks? But… I just so don’t want to be stolen from.

C: Right. No, I get that.

K: And I have been stolen from.

C: I don’t think anybody likes being stolen from. But I think… having run a business where we took credit cards, it takes that little slice out of it, you know. In Japan, it’s coming down, but it used to be 8% was the merchant fee for credit cards.

K: Wow, that’s high.

C: Right, so most places didn’t allow credit cards. Because there is a cost associated with handling cash. You do have to have more security or somebody to come take the money away, or a safe, or whatever. But, now that the cost is coming down, I’m seeing more and more places take credit or debit cards.

K: It’s a pain in the rump to get a credit card.

C: Yeah. It is. And a lot of places are doing cashless gift cards now. So, almost every place has some kind of cashless gift card.

K: Oh, and points cards. Japan loves a points card.

C: Yeah. And often they’re combined.

K: Yeah.

C: So, I think there’s like 25 different ones that the local 7/11 will accept.

K: Yeah because – and there’s also your train card. Like, your commuter pass, you can put cash on that and pay for everything with manaca, which parents love.

C: Yeah. And you can register those, like… you lost your card a couple of years ago, and it had a bunch of money on it. Like, probably 45, 50 dollars on it.

K: Yeah.

C: And you just went down to the train station and canceled that card, and they gave you a new one with the balance and everything.

K: Yeah. It was devastating, though, when I lost it. I was devastated.

C: Oh, yeah. But, that’s why I only mention it years later.

K: Yes. No, I’m still devastated.

C: But you said it’s hard to get credit cards, and it’s funny: back in December, I wanted this different internet service. I wanted to switch and get a fixed IP address for reasons that are not relevant to this podcast, but the cost of it was

K: But now you’re going to make them wonder “why isn’t Chad digressing today?” Why is Chad holding back so much from our beautiful Musick Notes?

C: I don’t carry that much digression around with me. I’d have to go to the bank and get some.

(laughter)

K: So, wait, the IP thing, like, what are you on about man? We have a fixed IP. We have a fixed abode.

C: No, we have a fixed abode, but the address, the… the internet address that you have, for most people, whenever you connect to the internet, it can be different from the time that you connected previously.

K: So then how does all the stuff on my computer know that it’s me?

C: Passwords and things.

K: I know, but they still have to know it’s me.

C: Passwords, cookies, that kind of thing. I’d be happy to discuss that either with you privately or in a whole episode devoted to my geekery.

K: Okay.

C: But the point is that I wanted a fixed IP address – okay, see now I’m going to digress – so that I could connect to the office VPN without having to constantly update the sysadmin.

K: (laughs) And you want to clearly blame me for it.

C: Yeah.

K: Okay.

C: Without having to constantly update the sysadmin about what my public IP was. And only one place offers it for… homes rather than businesses, and they only take credit cards. So, I was like, no problem, rock on, I’ve got my debit card right here, I’ll put it in. And it just kept rejecting it saying it was a bad credit card number, so I called my bank saying “hey is everything alright with my card” because sometimes they flag it for suspicious transactions.

K: Yeah.

C: I once had a few thousand dollars stolen from me that I got refunded by filing a report with the police and all that.

K: Which is relevant to what we’re talking about.

C: Yeah, which is cash. The dangers of cash versus credit and debit and all that. And they said “well, that place actually doesn’t accept debit cards. They only take credit cards.” I was like “what the heck?” The total amount, I could have paid for five-

K: They didn’t take like PayPal?

C: Nope. Only credit cards. Which, it wasn’t a service like in the U.S.

K: Can’t you use PayPal as a credit card?

C: Nope. You can use PayPal to send a credit card payment to something that takes credit cards. People can use PayPal as a credit card processor.

K: Mhm.

C: But you can’t use your PayPal account instead of a credit card unless the place is set up for that.

K: Ah, okay.

C: But it was so silly to me because in the U.S., for example, they might require credit card because your cell phone bill might be thirty dollars one month and five hundred dollars the next month.

K: Yeah.

C: Depending on your usage. This was a fixed amount. It’s seven dollars a month – well, seven hundred yen a month.

K: Mhm.

C: So, I could have paid for like five years of it for less than the cost to-

K: Man, we’re broke. Only five years? (laughs)

C: I was going to compare it to a cost.

K: We’re broke, donate to the Patreon so we can afford to pay internet. (laughs) I’m kidding, but please do go be a patron.

C: For less than the cost of a trip to Tokyo.

K: Yeah. You could be a patron.

C: Yeah.

K: Okay, no, for less than – we’re talking about payment for the – I’m all over the place today.

C: You are. That’s okay.

K: Yeah. I’m all revved up. I’ve got revness.

C: So, I said “can I pay in advance?” They’re like “no, you have to have a credit card.” So, I applied for a credit card at Rakuten – a Rakuten card – and they told me “no because you’re not employed, and we can’t verify anything about you.”

K: (laughs) But you are employed.

C: But their form doesn’t allow listing an employer who isn’t in Japan. And they use an auto-verification system to find out if it’s a real country, and it’s a whole thing.

K: Mmm. So, what do people who are self-employed do?

C: They don’t get credit cards.

K: A friend of ours said that they retired and then they formed a corporation because if you don’t have a job, they don’t trust you in Japan.

C: That’s so true. Yes.

K: And I was just like “what?”

C: Yeah.

K: Because I don’t deal with any of that. Like… with my company, I just don’t deal with any of it. I don’t deal with anything.

C: Yeah. You have somebody else who deals with all that for you.

K: Yeah, so I don’t know anything about anything because I just don’t deal with it. I just go, do therapy, and leave. That’s it.

C: Go, do therapy, pay out part of your money to your – to management and all that.

K: Yeah, then, yeah that’s all I do.

C: And then the rest all comes to you after taxes, management, rent, and all that.

K: I have way too much overhead for a single practice.

C: (laughs)

K: I do. Because I have three units. I rent like half a building. I have staff. I have way too much overhead. I’ve been thinking about it; trimming my overhead. It’s a lot. It’s a lot. And I feel like most everything now, Rasta can do. And so… I don’t know. Because I like virtual assistant, but I don’t know. I’m up in the air. I don’t know what to do. And then, too, when you start paying someone’s salary, you know that you’re a part of their monthly, you know, get their life together. And so, it’s so hard to think about letting someone go. But… my overhead, I’m just not enjoying the fruits of my labor.

C: So, for retail purchases, most people in Japan use cash. But, for salary payment, it’s not… legitimate to pay somebody in cash.

K: Correct.

C: You must pay them by bank transfer.

K: Yes. And so, that – it has tax implications for me unless they’re a private contractor, and it has tax implications for them.

C: Yeah.

K: And so, it’s a whole thing, and so I’m just debating in my head what’s the fiscally responsible thing to do for me and the people who work for me, and… all of that kind of stuff. Because 2020 is supposed to be the year of Kisstopher – in my mind, anyway. So, I’m working on 2020 being the year of Kisstopher and being hardnosed about money.

C: So, in the U.S., I would never want anybody to know I had cash on me. And I would also never want anybody to know my bank information. Like, every time

K: Yeah, that’s a trip.

C: Every time we wrote a check, it was a risk because they could just use that checking – that check – to get all your banking information and write bad checks. Like print out their own fake checks from your account. But here in   
Japan, like… companies and everything have their bank info printed on their websites like “here’s my full banking information.” Because you can’t do anything with that.

K: And every invoice I send out has to have my banking information on it. Over the years, so literally hundreds of people in Japan have my banking information. Hundreds of people around the world have my banking information.

C: But because Japan doesn’t use checks, I think this is not even a digression, Japan doesn’t use checks.

K: At all.

C: I think you got paid by check from one company

K: And I asked them to please just do a bank transfer. I waited six months for that payment rather than try to deal with depositing a check into my bank account because I don’t even know how to do it.

C: Yeah, you have to go down to the branch. You have to sign an affidavit that it’s a real check

K: You have to go down to my specific branch, which is nowhere convenient now.

C: Yeah.

K: Because we don’t even live where we lived when I opened my bank account, or maybe we do, but I don’t live where I work.

C: We live where we lived, but you don’t work where you worked.

K: Yeah because I used to work right next door to it.

C: Yeah. So, if you go down to a bank in Japan, they’re like “why do you want to open a bank account? Please justify opening a bank account.”

K: Yes. And as a foreigner, you have to take a whole lot of extra paperwork to prove that you’re not here to do money laundering.

C: As an American, you have to take even more paperwork.

K: Yeah. Because they want to make sure that you’re not dealing drugs, and that you’re not trying to do money laundering.

C: Well, that’s everybody. But as an American, there’s extra paperwork that you have to take because of American law.

K: Like what are you talking about?

C: It’s called FATCA

K: What?

C: FATCA or FACTA. I forget, it’s

K: I don’t remember that.

C: Because it wasn’t in place when we opened our bank accounts. When Rasta opened his bank account, he had to take his social security and all kinds of stuff.

K: Yeah, I remember that.

C: Because there’s banking law specific to an American that’s overseas. But… nobody writes checks. So, when you got a check, your bank was like “okay, we’re going to take five thousand yen to cash it.” Like, it’s only a seven-thousand-yen check, they’re like “we don’t care.”

K: Yeah. (laughs) And for me, not being able to write checks is completely inconvenient sometimes. Because sometimes I just don’t have the cash on me.

C: right.

K: Like, when bills come, it’s a couple thousand dollars in bills every month, and having to go to the bank, take the money out, and then – here’s the weird thing – go to a convenience store like 7/11 to pay them. Because you can’t pay them by mail.

C: Right.

K: And you don’t pay them by bank. And you don’t pay them by going to their office. You pay them by going to the convenience store. A conbini.

C: You can pay them by going to a bank. They have information about that. We just go to the convenience store anyway because it’s easier.

K: You can pay them by bank?

C: Most of them you can pay them by bank transfer.

K: Can you pay them by automatic withdrawal?

C: Some of them you can pay them by automatic withdrawal, but

K: I think just the phone.

C: Well, because of the bank we use, we use UFJ, which I’ll say because you can’t do anything with somebody’s bank information in Japan.

K: Yeah, and that’s – UFJ does not give them any information about us.

C: Right.

K: Because they don’t even know how to spell our names in Japan.

C: Right. But if I went – if I wanted to pay a bank, a bill, by automatic transfer, and the place allowed it, then I have to go down to the branch of UFJ that I’m registered at, and I have to submit a form in quadruplicate – it’s not just triplicate, it’s quadruplicate – with my hanko, my stamp, and ID and everything to allow that transfer to happen. So, it’s really, like… triple checks on identity and all of that.

K: Yeah.

C: Because my tuition bill had to be paid that way when I was going to school here. And we got a couple other things that were set up that way, but it’s a major pain. Like, it’s not trivial. Most people set up for automatic bank pay. We don’t. If you don’t have it set up, you can pay by bank transfer, but you have to be sure to put in the transaction number and everything.

K: Yup.

C: Or you can walk to 7/11 and hand them cash, and they take care of it.

K: Yeah.

C: Which is why that’s what we do.

K: So, bank transfers are a trip because I had never done a bank transfer before moving to Japan. I had never transferred money from my bank account to someone else’s other than via check – like I’ve written people checks. So, that whole thing made me feel really insecure because I’m basically giving, like – to me, I felt like I was setting up a pattern of behavior for fraud to happen. For someone to rip me off, so I felt like anybody doing a bank transfer, I felt like I was giving someone access and telling the bank that I transfer money to this person, so it felt very nefarious to me. It felt like I was really setting myself up for bad things.

C: The bad things is you have to go down to the police and file a report and show them the transactions and swear that they weren’t yours and wait a month, and you get your money back.

K: Well, you went through that whole process.

C: I did. Yes.

K: How long did it take?

C: It took about a month.

K: But you had to go to like two different police headquarters

C: Only because I went to the wrong one.

K: Okay.

C: So, I went to the police headquarters, and they were like “uh, this is police headquarters. We’re here to help other police stations. You need to go to your local police station, but not your police box – not your koban.”

K: Yeah.

C: So, I had to find out where a police station that was accessible was because we live in one part of town where all of the services for our ward are, like, in the middle of nowhere. You have to take a bus to get there and then walk fifteen minutes and everything. But we live across the street from a ward where all the services are at a major subway stop.

K: Mmm.

C: So, sometimes we can go to those – we can use the other ward’s police station or whatever, which is what I did. Which makes it more convenient because I don’t have to get a ride or a taxi or something. I can just take the subway.

K: So, I think in – knock on wood, all our Musick Notes know I’m superstitious as heck when it comes to that, and I’m like seriously reaching and stretching to (laughs) knock on some wood. I’ve never had anyone steal from me in Japan. And in the United States, I was always being stolen from. Like, most of my life people stole from me in the U.S., so I’m surprised by… how less frequent it is that I’m stolen from because the fact that it hasn’t happened in over a decade…

C: Mhm.

K: That I’ve been stolen from is a trip to me. I’ve like, you know, people do weird things like take more than they say they’re going to because I have snacks inside my office, but I don’t view that as stealing.

C: Yeah, I would have been fine with you taking five cookies.

K: Yeah, I don’t care.

C: I wouldn’t even shame you for it.

K: Yeah, I don’t care. I put the snacks out there for people. I feel like you need sugar after that emotional upheaval.

C: Okay?

(laughter)

K: And I have sugar-free snacks as well. So, it’s not – I’m not just trying to push the sugar industry’s agenda.

C: yeah.

K: And, um… it’s weird to me just how much safer in general Japan is. And how most of my life in the United States was about preventing myself from being a victim of theft. And… in trying to keep my money safe. It wasn’t a matter of me not wanting to have cash and not wanting to pay cash for things. It was just… I didn’t want to be robbed. I never wanted to be mugged. I didn’t want someone to pickpocket me, and if they did, I didn’t want to lose everything because being pickpocketed is a huge pain in the ass.

C: Yeah. I got pickpocketed once in California. It was… it was a huge pain.

K: yeah, and so like, if you’re out there pickpocketing people, knock that shit off. Because you really are just jacking up someone’s life because you’re taking their identification.

C: Well, I just got my checkbook stolen.

K: Oh, okay. Because if you’re out there, you know, snatching purses and shit, knock it off.

C: But in Japan, I don’t think the Japanese people are any more honest than Americans or any less likely – any less likely to be thieves or robbers or whatever. I think it’s just structurally different.

K: I think crime is different.

C: Yeah. Crime is different. Like…

K: There’s a lot more knife crime.

C: Yeah. Because there’s not guns, so... you’ve got to stab somebody if you want them dead rather than shoot them.

K: Yeah, like – oh, a while back, there was a really violent knife crime.

C: Yeah.

K: I’m not going to go into it because I don’t want to trigger anybody, but I was – it was shockingly violent.

C: Yeah. But I think… that it’s just structurally different. In Japan, the inequality is lower. It’s growing, but it’s lower, so there’s not… a lot of the factors that I think cause some people to turn to a life of crime. But also, a lot of crimes just go unreported.

K: Yeah, I think a lot of crimes because it’s just a pain in the rump. So… for me, I find that my whole mindset about money in Japan is changing. And that mindset that’s changing is one because I’m being forced (laughs) to use money differently, and I really do feel forced. Like, if I’m going to go somewhere that there’s no banks, I have to take out a large sum of money and carry it with me to make sure I have enough cash on me to do whatever the heck I want to do.

C: Mhm.

K: And that’s always shocking to me. Like, if we go on a trip, having to go to the bank and withdraw a bunch of money so I have enough money while at the – while on vacation because they may not have a bank. It’s a trip.

C: Well, they’re trying to fix all that before the 2020 summer Olympics.

K: What are they doing before the 2020 summer Olympics?

C: They’re trying to make sure more places accept credit cards, debit cards, they’re putting out more electronic money cards, they’re trying to make it so that people don’t have to carry so much cash because they think that, during the Olympics, there’s probably going to be like…

K: An increase in criminals.

C: Yeah, absolutely. Yeah. Because most crime in Japan, from my understanding, is organized crime.

K: Yea.

C: So, one of the reasons that crimes that get reported to the police is so low is because most of the crime is done by organized criminals.

K: Yeah. And there was a spate of house break-ins that we talked about before. And ‘I think it’s… for me, the mindset about money changing and feeling safer with money, I don’t think I ever actually feel safe. I know I need to do this thing, but I kind of do it with holding my nose and just feeling really unsafe and scared and not wanting people to know – like… it- it just, there’s… just ingrained in me, the fear of being robbed. It’s just ingrained in me.

C: Yeah.

K: And, when I was thinking about it, because we owned a business – we’ve owned several businesses, and in the United States, it cost the businesses money to accept credit cards. And it cost the businesses to accept debit cards, and it cost the businesses money to do checking. So, it’s weird to me, like

C: And it cost the businesses money to handle cash, too.

K: Yeah, okay. But not as much.

C: It can be quite a lot. I know when I was a shit manager at McDonald’s – yes, my glory days –

K: (laughs) Everyone’s impressed with you now. That PHD? Psh. Manager at McDonald’s? Oh, hell yeah.

C: Right? Exactly.

K: To me, that’s just as hard to get because you have to work at McDonald’s for a long time to become a manager, and really be dedicated to a shitty job if you’re an adult. And the reason it’s a shitty job is because it doesn’t pay a living wage. I worked fast food, it taught me a hard, good – it taught me a hard good? It taught me

C: It did teach you a hard good.

K: Yeah.

(laughter)

K: And that hard good was that you had to work for your money. You have to earn your money. I loved working at fast food when I did it. I was a teenager.

C: But a significant part of my job was making sure that there was not very much money in the registers, that the money went into the safe, which was like

K: The safe that you have the combination to, but

C: Well, we had a double drop safe, so I had the combination to the safe, but I didn’t

K: You can’t open it.

C: I didn’t have the combination to the safe inside the safe.

K: Yeah.

C: Which just had a little tiny slot you could put money through.

K: Yup.

C: So, like... other stuff was in the main safe, which I could open that up and get that other stuff, which was

K: And I worked at Burger King, and it had bulletproof glass. Like, the entire building was made out of bulletproof glass. So, if somebody tried to rob the drive-through, you just

C: Shut the window.

K: Yeah, shut the window. (laughs)

C: Yeah, so all that costs money. So that’s the cost of handling cash.

K: Ah. I hadn’t thought of it that way. That’s a quite steep cost for handling cash because bulletproof glass is not cheap.

C: Well, at the local mall, I se armored trucks going to pick up their money. And that costs money.

K: Do you think they pay like a…

C: They definitely pay for the armored trucks, yes. That’s not a free service in Japan.

K: (laughs) I wasn’t thinking it was free, I was thinking it might be offered by the banks to lure you to bank with them.

C: No. It’s

K: Like free armored car service.

C: No, they’re not banks.

K: I’ve never seen an armored care in Japan. I’ve seen a lot of armored car in the United States.

C: I think you don’t recognize the armored cars in Japan. They look different.

K: Do they say armored car on them?

C: They do not, no.

K: Okay. Because in the United States, most of them will say like Brinks or armored car or

C: Yeah, because

K: What do they look like in Japan?

C: I can’t visually describe something in words. I’m not a writer.

(laughter)

K: I was going to say, “you’re not a wordsmith.” (laughs) You can’t, you can’t smith the words.

C: I think, not on short notice.

K: So, like, are they as bi- so for me the thing that trips me out

C: No, they’re not the big boxy trucks.

K: The thing that trips me out in Japan is how small the vehicles are.

C: Right.

K: So, I – like, the firetrucks to me look like toddler toys to me. They’re bigger than a toddler truck, but they just look tiny.

C: Those are ambulances run by the fire department that you’re seeing. The firetrucks

K: No, we live right next door to a fire department.

C: Yes, we do, and I walk past it, and you don’t because you go the other direction.

K: It is a firetruck. It is not

C: It is a firetruck.

K: It is designed to put out fires, and it looks tiny.

C: It looks tiny to you?

K: Yes.

C: It’s bigger than a bus.

K: It’s bigger than a bus? But it’s not as big as a U.S. firetruck.

C: Mmm. That’s just the U.S. being wasteful of water.

K: No, that’s just the U.S. being the U.S. – everything’s bigger in America.

C: Okay.

K: I don’t know why I said that. That’s just so weird.

C: See, now I think that it’s about the distribution of fire stations throughout the region. Because I know we have a fire station next door to us, and then there’s another one like four blocks away.

K: Yeah, there’s a lot of firetrucks because earthquakes cause fires.

C: Yeah, so if there’s a big fire, they convene a lot of trucks from a lot of different stations.

K: And there’s a lot of high-rises. Almost all the housing complexes are high-rises because manshons.

C: Yeah. Or mid-rises. Anything below… anything fifteen floors or below is a mid-rise.

K: Really? So, we live in a mid-rise?

C: We live in a mid-rise, not a high-rise, yeah.

K: I find it interesting that living in a cash society hasn’t made me any less afraid of carrying cash.

C: And it hasn’t made anybody less afraid, which is why they’re moving toward the – the electronic money now that it’s not costing so much. Now that there’s various companies trying to bring down the cost of it.

K: But they’re not making – they’re not reducing the barriers. They’re not lowering the barriers, and sorry guys if Chad can’t fix the volume on my voice, but I’ve – and I’ve been playing with my hair, and I just realized ugh, you guys are probably going to hear me running my fingers through my hair and, for some reason, I can’t sit still today. I keep changing the distance I am from the microphone, and Chad just gave me a look – like, I leaned back to do something with my hair, and he gave me a look like “ohh, honey.” The look he gives me when I’m like doing something that’s sound-obnoxious.

C: Yeah, sometimes I try to fix it up, but... I don’t have the money for that.

(laughter)

C: Trying not to digress too much.

K: Yeah. And we couldn’t pay cash for it even if we did.

C: Right. But money is a squirrely subject for people. Except in Japan about salary. Everybody’s like “so how much money do you make? What’s your salary?”

K: Well, we said before that salaries are posted on the internet for anybody to read. Like if you know someone’s age and position in their company and how long they’ve been there, you know how much they make.

C: Well, and people in California would be familiar with that because if they’re a state employee, their salary is posted online.

K: There are people in California that would not be aware that if they were a state employee, their salary is posted online.

C: Mm.

K: And would find it incredibly offensive to find out everybody can find out about their money. Talking about money in Japan is really, really common. Like, how much money do you make, how much money do you have saved, how much money is your property worth, how much money are you worth? And all of those things, like… I was raised that you don’t talk about money, religion, and politics. And… I get asked on a regular basis about my religion, about my money, and about my political views. And it’s so funny because it’s always by non-Americans. Like, the Americans if they – well, some Americans ask me, too. But usually that’s just religion. But other Americans are like, “regardless of your political leanings” if they want to say something political. And “regardless of your income” if they want to talk about money. And “regardless of your faith” if they want to talk about something to do with faith.

C: Right.

K: But the Japanese, they go in. They’re like “okay, explain Trump to me.” And I’m like “can’t.”

C: Right?

K: It’s really – it’s a really long, complicated explanation, and I’m not personally responsible for any of Donald Trump’s actions just like I wasn’t personally responsible for any of Obama’s actions. I actually do not know the president.

C: What?

K: Right? So, and… even if I did, I wouldn’t have any influence because I actually don’t work for the office of the president, so I don’t know why that’s weird to them. And then with religion, it only comes up around Christmas, and when they’re like “oh, merry Christmas”, I’m like “oh, I don’t celebrate.”

C: Mhm.

K: Like “oh, you don’t celebrate Christmas?” I’m like “no, it’s a religious holiday.” And most Japanese people are shocked. They’re like “what, it’s religious?”

C: “What religion is it associated with? What are you talking about?”

K: Yeah.

(laughter)

K: I’m like “yes, it’s religious and no, I don’t celebrate.” More than that, listen to the Christmas episode. We go all into that.

C: Yes.

K: And the Christmas episode is just a couple weeks ago, so it’s fresh. It’s still fresh. It’s still out there. I don’t know. I honestly, like… ugh, archiving. When to archive, the exact date of archiving, is just…

C: Well, it’s January

K: Yeah, so we archive

C: So, the December issues are still available.

K: Oh okay.

C: If you’re listening to this when it comes out.

K: Yeah. The same week. And, just to explain how the archiving works, it’s not that the episodes go away. It’s that we put them onto – make them Patreon exclusive content, and then for two bucks a month, now there’s over 30 episodes that you have access to of the Musicks in Japan for 2 dollars a month.

C: But you can’t pay cash for that.

K: (laughs) Yes. That is not a cash transaction. But I think PayPal accepts – PayPal – I think Patreon accepts PayPal doesn’t it?

C: Yeah.

K: And bank transfers and credit cards

C: All kinds of things, but not cash.

K: I think that’s so weird because we have like – a good size of our listeners are in Japan, so I’m like “bank transfer”, but then the people in America will be like “don’t try to scam us.”

C: Right.

K: They’d be like “don’t try to get me to do a bank transfer, girl.”

C: Okay.

K: “That ain’t going down. I see you with both my eyes.” (laughs)

C: In the U.S. it’s like, “well first I’ve got to pay the 50 dollars…”

K: Yeah.

C: And then the recipient has to pay their 50 dollars, and then we owe each other 98 dollars.

(laughter)

K: So, Japan is safer, and it is a cash-only society, and I don’t have any views on one being better than the other. I think they’re just different for me.

C: Yeah, they are just different.

K: Yeah. Well, that’s us for today; talking about money.

C: A little bit.

K: Yeah. And, if you join Patreon at, what, the ten-dollar tier? You can hear our take two on this to see how we felt about it.

C: Yeah.

K: So, talk to you next week. Bye.

C: Bye-bye.