



## Gratitude for Day-to-day Happiness



In this interview, Mimitaro talked to Ms. Keika Nagata, a native of Taiwan now living in Otsu City, about her life until the present.



With her daughter's family

In the 17th century, there were various ethnic groups who lived in Taiwan until the arrival of the *Han* people from China. I am a descendant of

one of these ethnic groups, referred to as the

*Tayals*. I left our village when I was 14 and went to the city of Taipei where my aunt lived, to learn singing and dancing. I became a professional singer, and together with a group of entertainers, we performed for a long period abroad in countries such as Japan and Singapore. Later on, I met my future husband who was visiting Taiwan during that time. We got married and I gave up working. It has been 30 years since I came to Japan after that.

The *Tayals* who were under the Japanese rule from 1895 until 1945, were greatly influenced by the Japanese culture, which is why my parents learned how to speak Nihongo. Unlike them, I cannot speak the language and did not know anything about the Japanese way of life, making me completely dependent on my husband for everything. My husband, who runs his own electrical business, is an extremely kind and serious person. We have been blessed with 2 children, but it was also my husband who took charge of their upbringing, which was at times strict, nevertheless, he did his best in caring for them. At home, he is very reliable, which is my exact opposite. The only thing I was able to do for my children was to give their father support and shower them with a lot of motherly affection. I owe the excellent rearing of my children to my husband.

When our children were still in junior high school, there was a serious occurrence in our family. My husband, who was the main breadwinner, became seriously ill. Luckily, he recovered and is doing well till now, but at that time, I couldn't help worrying about his health and I was filled with so much anxiety. However, I'm an optimist by nature. I was determined that there was no use feeling down in this situation. At the age of 45, with most of my years spent at home and with no working experience at all, I started to look for a job for the very first time. With a sick father and a mother who is a foreigner, our children may have felt that the situation then was a critical one. I believe that this was the opportunity that made them more capable and mature to decide for themselves.

In a newspaper's help-wanted column, I ran into an ad that said, "No experience needed". I decided to apply for a cleaning position in a nearby hotel. I asked a friend to call the office on my behalf and I went there for an interview. They told me that being able to speak Japanese was not really a requirement. It has been 16 years since I started my job at Biwako Grand Hotel, cleaning rooms and bathrooms. There were instances when I wasn't in good shape, but I did my best to keep up with my work.

I love my job and its environment. I am usually assigned to clean about 10 rooms. Turning into a different line of work has never crossed my mind. My co-workers are all nice and everyone gets along well. Upon arriving at the workplace, it has been my daily morning routine to cheerfully greet everyone: "Good morning! How's everyone? Let's do a great job today!" I often smile because smiling is my strongest virtue. Even in tough times, wearing a smile would bring out a happy feeling and is contagious to the people around us. Cheering up a dispirited person with a lively greeting would perk him up and instantly bring a smile on his face. They call me "Okachan" ("mother"), and I am quite popular to everyone. Of course, I also welcome all our guests with a smile, no matter how tired I may be. Since we have a lot of Taiwanese and Chinese clients, there are occasions when I help out and act as their interpreter when they are having difficulty communicating. There are also times when they talk to me in the hotel corridors to inquire about good restaurants and various information. I consider my workplace as my "other home", and my co-workers as my "other family". Although I am at an age where I could already avail of early retirement and receive my pension, I continue to work, for it is this work that makes my life meaningful and is the source of my vitality. As far as it is physically possible for me, I want to keep on working.

Everyone lives a different life and the idea of happiness differs from one person to another. In my case, my family's happiness is my utmost joy. My children have already started to take their own paths in life and my first grandchild was also born this year. I am grateful to my husband and children who have given me so much happiness and to the people I made friends with along the way. I would like to go on living with this plain and simple happiness and continue to treasure it from hereon.





# The pension system has changed.

~The required period to receive pensions has been reduced to 10 years.~

Up until now, the required period of premium payment in order to receive the old-age pension used to be 25 years or longer. However, as of August 1, 2017, it has been reduced to 10 years. (No changes have been made in the requirements for receiving "Survivor's Pension" / *izoku nenkin* and "Disability Pension" / *shougai nenkin*).

To qualify in receiving the old-age pension (*rourei nenkin*), one or a combination of the following, should add up to a total of 10 years or more:

$$\textcircled{1} + \textcircled{2} + \textcircled{3} + \textcircled{4} > 10 \text{ years}$$

- ① The period of premium payment (the period you have paid the premium of your National Pension, the period when you were insured as a member of the Employees' Pension)
- ② The period of exemption from payment of premiums; the "grace period" received in the payment of premiums, such as the special system of payments for students.
- ③ The period when you were insured under Category 3 (insured dependents of policy holders)
- ④ The complementary coverage period: \* (*Kara kikan*)

\* *Kara kikan* (No.④ above), is the complementary coverage period that is not reflected in the amount of pension that will be received, but is included in the calculation of the total period of membership.

★ The following is included in the complementary coverage period:

- The period when a person is eligible but did not voluntarily join the National Pension before March, 1986.
- The period when a person did not voluntarily join the National Pension because he/she is a student before March, 1991.
- The period when a dependent spouse of a person insured in the Employees' Pension did not voluntarily join before April, 1986.

! *Kara kikan* which significantly involves foreigners are the following:

- The period when foreigners living in Japan was not able to join the pension system before the ratification of the Refugee Convention (before the year 1981). This includes special permanent residents such as Koreans who are residents in Japan (*zainichi*), etc.
- The period of residence in a foreign country from April, 1961 onwards.  
Eligible are those who acquired Japanese nationality and permanent residents.



Those who acquired Japanese nationality, permanent residents, etc., who have resided in a foreign country for a duration of time, are required to produce documents to prove their period of stay abroad when applying to claim their pension. Therefore, it is important to keep previous passports for future references. "Certificate of Alien Registrations" before July 9, 2012 are kept by the Ministry of Justice. Therefore, in order to certify your previous arrival and departure records in Japan, you need to request the disclosure of these records from the ministry.

[http://www.moj.go.jp/hisho/bunsho/disclose\\_disclose05-05.html](http://www.moj.go.jp/hisho/bunsho/disclose_disclose05-05.html)



**Old-Age Pension (*rourei nenkin*):** In the Old-age Pension (*rourei nenkin*), the basis for the common pension of all the members is called the "Old-age Basic Pension" (*rourei kiso nenkin*). Those insured in the National Pension (*kokumin nenkin*) will receive only the Old-age Basic Pension, but those who are members of the Employees' Pension, (*kousei nenkin*), will receive an additional benefit from the Employees' Pension. For complete payment of Old-age Basic Pension premiums for 40 years until the age of 60, a full annual amount of 779,300 yen (fiscal year 2017) may be received. The age for receiving the Old-Age Pension remains 65 years old, as before. However, "early or delayed pension benefits" may be availed of upon request. In the Employees' Pension system, a special allowance of the Old-Age Employees' Pension may be provided between the ages of 60 to 65 years old when certain conditions such as the date of birth, sex, etc., are met.

## Social Security Agreement (*shakai hoshou kyoutei*)

If a person was previously a member of a pension system in another country that concluded a treaty with Japan in the “Social Security Agreement”, the period within which he was a member may be considered as membership in the Japanese pension system if that country is under the said agreement with Japan. In this case, the Japanese pension benefit is determined based on contribution-paid periods in Japan. Visit the following website for information on the countries included and the details of the agreement: <http://www.nenkin.go.jp/service/kaigaikyoku/shaho-kyotei/>

## Verify the information on your pension!

A *Pension Coverage Regular Notice / PCRN (nenkin teikibin)*, will be delivered to the members of the National Pension and the Employees' Pension once a year on their birth month to verify their pension record. If the address you registered is different from your present address, the notice (*nenkin teikibin*) may not be delivered to you. Please report a change of address promptly.

To check your pension record:  
“Nenkin net” [https://www.nenkin.go.jp/n\\_net/index.html](https://www.nenkin.go.jp/n_net/index.html)  
“Nenkin teikibin • Nenkin net” Tel. 0570-058-555



- ★ Confirm the status of your pension at the pension office even if you have paid less than 10 years in contributions!
  - Check for omissions or errors. (Do you have more than one basic pension number? a pension registered to another name?)
  - Check for “complementary coverage period” or *gassan taisho kikan*. (This includes the length of stay abroad of permanent residents and those with Japanese nationalities).
- ★ The following are ways to satisfy the requirements of the qualifying period:
  - Enroll voluntarily to the National Pension between the ages of 60 and 65. (Those born before April 1, 1965 up to the age of 70 may become voluntary members.)
  - Use the “National Pension Deferred Payment System” to eliminate unpaid intervals. (The 5-year deferred payment system is applicable until Sept. 30, 2018).

**Lump-sum withdrawal payments (*dattai ichijikin*)** – You are entitled to this even if you are not qualified to receive public pension, when returning to your home country, etc.

When persons with no Japanese nationality lose their right of membership to the National Pension or the Employees' Pension and leave Japan, they can apply for a lump-sum withdrawal payment within 2 years from the date they cease to have a Japanese address. Foreign nationals returning to their countries may apply for the lump-sum withdrawal payment if they have been members for 6 months or more.

- ! Those whose “eligibility period” is 10 years or more cannot receive their lump-sum withdrawal payment.
- ! When receiving the lump-sum withdrawal payment, the period of payment which serves as the basis for calculation of the lump-sum withdrawal payment will be nullified as being the period of pension membership, so it is advised to **carefully consider your options before proceeding with your application for lump-sum withdrawal payment.**
- ! The application for the lump-sum withdrawal payment may now be accomplished while you are still in Japan.
- ! In the case of Employees' Pension Insurance, a 20% withholding income tax will be imposed. To be able to make claims for tax refunds, you are required to submit a “notification of tax agent” (*nouzei kanrinin todokede-sho*) to the tax office before leaving Japan.
- ! For details: <http://www.nenkin.go.jp/service/jukyuu/sonota-kyufu/dattai-ichiji/20150406.html>

## For pension consultations:

“Nenkin Dial” Tel. 0570-05-1165	IP or PHS: Tel. 03-6700-1165
Kusatsu Machikado no Nenkin Soudan Center 1-1-50 Shibukawa, Kusatsu City	Tel. 077-564-4311
Otsu Pension Office 13-5 Uchidehama, Otsu City	Tel. 077-521-1789
Kusatsu Pension Office 1-16-35 Nishi Shibukawa, Kusatsu City	Tel. 077-567-2220
Hikone Pension Office 169-6 Tomachi, Hikone City	Tel. 0749-23-1114

For multilingual information: <http://www.nenkin.go.jp/international/>



# Event Information

## ◆ An Evening for Moon-viewing ("Kangetsu no Yube")

Until Oct. 22 (Sun)

6:30 pm to 8:30 pm (last admission)

Genkyu-en (3-40 Konki-cho, Hikone City)

The view of the castle tower and the moon from the garden of Hikone Castle (Genkyuen) is extraordinary!

 Genkyu-en Tel. 0749-22-2742

## ◆ Tokaido Ishibe-juku Festival in Konan City

Oct. 28 (Sat) 10:00 am to 4:00 pm

Ameyama Cultural Sports Park (2-1-1 Ameyama, Konan City)

A post town in the Edo period. Events related to Ishibe-juku will be held.

 Exec. Committee on Konan City's 3 Major Festivals  
Tel. 0748-71-2157

## ◆ Aisho 66 Kamado Festival Oct. 29 (Sun)

Rapport Hatasho (2978-1 Kano, Aisho-cho, Echi-gun)

There will be stage events, flea markets, etc.

 Aisho 66 Kamado Festival Secretariat Tel. 0749-37-3951

## ◆ The 14th Kusatsu Machi-akari, Hana-akari, Yume-akari

Nov. 2 (Thu) and Nov. 3 (Fri) – Kusatsu station's east side shopping district.

Handmade lamps by local residents will light up the old roads.

 Kusatsu Chamber of Commerce and Industry  
Tel. 077-564-5201

## ◆ Nagahama Kimono Event Nov. 3 (Fri)

Hikiyama Museum (14-8 Motohama-cho, Nagahama City)

Lessons and events on kimono culture.

 Nagahama Tourism Promotion Div. Tel. 0749-65-6521

## ◆ Enjoy the autumn leaves! From mid-Nov. to early Dec.

▲ Rows of metasequoia trees (From Hiruguchi to Makino in Makino-cho, Takashima City)

▲ Mii-dera (246 Onjyoji-cho, Otsu City)

▲ Keisoku-ji (Furuhashi, Kinomoto-cho, Nagahama City)

▲ Konsho-ji (1394 Arahari, Ritto City)

### ▲ Konan Sanzan

Jyoraku-ji (6-5-1 Nishitera, Konan City)

Chouju-ji (5-1-11 Higashitera, Konan City)

Zensui-ji (3518 Iwane, Konan City)

### ▲ Koto Sanzan

Saimyo-ji (26 Oaza Ikedera, Kora-cho, Inukami-gun)

Kongorin-ji (874 Matsuoji, Aisho-cho)

Hyakusai-ji (323 Hyakusaiji-cho, Higashiomi City)

### ▲ Eigen-ji (41 Takano-cho, Eigenji, Higashiomi City)

"Momiji Kippu" Nov. 21 (Tue) until Nov. 29 (Wed)

A one-day unlimited train and bus ticket in autumn! Omi railway train (between Omihachiman station and Yokaichi station); Shuttle bus service (connecting Hikone station, Koto Sanzan, and Eigen-ji). Adult: 1,800 yen Child: 900 yen  
Ticket booths at Omi Railway's Omihachiman station, Yokaichi station and at the bus stop at Hikone station's west exit.

## ◆ "Let's take a walk and visit 3 shrines in Taga"

Nov. 18 (Sat) from 8:45 am (Reservation is required)

Visit shrines in Taga while enjoying the beauty of nature in autumn foliage and the townscape. Box lunches (*obento*) and souvenirs will be provided for free.

 Taga Sightseeing Association Tel. 0749-48-1553

## ◆ Tokaido Walk "Michikusa Compass"

Nov. 25 (Sat) and Nov. 26 (Sun)

Along the old Tokaido road (Ishibe district) in Konan City

Collect stamps while visiting art exhibition halls!

 Kojibukuro Machizukuri Center, Konan City  
Tel. 0748-71-2560

## ◆ Kawakubo Illumination

Dec. 2 (Sat), 2017 until Jan. 4 (Thu), 2018

Kawakubo Children's Park (164 Kawakubo, Aisho-cho)

About 40 thousand lights will glitter in the night sky.

 Kawakubo Community Center Tel. 0749-42-2003

## ◆ Shigaraki Kogen Railway Santa Claus Train

from mid-December ~

Shigaraki Kogen Railway (from Kibukawa to Shigaraki station)

There will be a "Santa Claus train" decorated with Christmas ornaments. Santa will give away presents to children.

 Shigaraki Kogen Railway Tel. 0748-82-3391

## ◆ Gathering at Hikone Castle for the Tolling of the New Year's Eve Bells

Dec. 31 (Sun) 11:30 pm to 12:30 am

Hikone Castle (1-1 Konki-cho, Hikone City)

The beautiful sound from the bell will reverberate across the castle.

 Hikone Castle Management Office Tel. 0749-22-2742

## ◆ Higashiomi New Year's Day Health Marathon

Jan. 1 (Mon) from 10:00 am ~

Nunobiki Athletic Park and the surrounding streets

(581-11 Imabori-cho, Higashiomi City)

Submit your entries as early as possible!

 Higashiomi City Sports Division Tel. 0748-24-5674

## ◆ Katsube Fire Festival Jan. 13 (Sat) around 8:00 pm-

Katsube Shrine (1-8-8 Katsube, Moriyama City)

Lighting of snake-shaped torches.

Young participants will do a vibrant dance.

 Katsube Shrine Tel. 077-583-4085

## Information from SIA

### ▼ Foreign Artists' Exhibition in Piazza Omi

#### Brazilian Artist's Exhibition

Date: Nov. 12 (Sun) until Nov. 26 (Sun)

Venue: Piazza Omi 1<sup>st</sup> floor (1-1-20 Nionohama, Otsu City)

 Shiga Intercultural Association for Globalization (SIA)  
Tel. 077-526-0931