



HELLO OKAYA

WINTER 2007
ISSUED JANUARY 15

This newsletter is distributed four times a year by the Okaya International Exchange Association, in order to provide local foreign residents with information necessary for daily life, as well as giving some insight into aspects of Japanese culture.

If you have any suggestions or enquiries regarding this newsletter, please feel free to contact us at any time.~

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TAX

NATIONAL & LOCAL TAXES

When you receive your wages (salary), there is a chance that tax will have been deducted from it. The way tax is deducted and the social system varies from country to country, however, while you are resident in Japan, it is important to know a little about how the

system works here.

Tax deducted from your wages, is called income tax (*shotokuzei*). An employer will usually pay income tax in your behalf of the employee. The amount an employee will pay as tax depends on his or her income, however, for person's who have been resident in Japan for more than one year, normally 10% of his or her total income is deducted as withholding tax. For those persons who have been in Japan for less than one year, or those who receive a one-time payment exceeding one million yen, 20% will be deducted as withholding tax. While your income tax is deducted from your wages each month, your final tax payment is actually determined by your total annual income.

For those people who have not had their tax withheld from their salary, who had income from two or more sources, who had income other than from a salary must declare their income and tax paid (minus their non-taxable allowances) to their nearest tax office between February 16 and March 15, which will determine whether or not they have paid the appropriate amount of tax. This is called a tax return (*kakutei shinkoku*).

If you file a tax return and the amount of tax you have paid is deemed to me too much, you are entitled to a tax refund. A notification of the amount of tax a person has paid will be sent to the municipality in which he or she resides, and will be used to determine the amount of local tax he or she must pay. Irrespective of a person's nationality, tax is imposed on anyone who has lived in the country for more than one year in the prefecture, city, town or village as of January 1. If you have been in Japan for less than one year, but intend to stay in Japan and work for more than one year, you will be liable for taxes the following year. (For those person's who have received income from outside Japan or are sending money to dependents outside of the country, the amount of tax imposed may differ).

☆JAPANESE WINTER TRADITIONS

~One-Point Japanese Culture~

Origin of New Year...

It is said that New Year is one of Japan's oldest events and was traditionally a celebration to welcome the god of the year.

The offering of *kagami mochi* round mirror-shaped rice cakes (which are said to give life) the putting out of *kadomatsu* New Year's pine and bamboo decorations, and setting out of *shimekazari* straw-festoons hung on the front door, are all traditions to welcome the new years god.



New Year is generally celebrated from January 1st to 3rd, and is the most important time of year for Japanese people. In preparation for New Year, people clean up their homes and prepare the *kagami mochi* and *shimekazari*.

'Kotatsu'

Kotatsu are heating devices that fit the Japanese "lifestyle of sitting on flooring rush mats (*tatami*)." A low wooden table is covered with thick bedding and underneath is placed a ceramic container with burning charcoal. This makes it warm underneath so when sitting covered to the waist with thick bedding the body warms up. Today it is done not with charcoal but with an electric heater beneath the table. As with the Western fireplace, the family in Japan relaxes around the *kotatsu* in winter. Mandarins are often put out for family members to eat as they sit around the *kotatsu*. In summer, In summer the blankets are put away, and the *kotatsu* can be used all year round as a table.



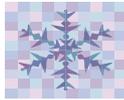
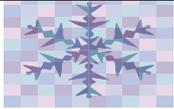
Coming-of-Age Day

The second Monday in January is *Seijin-no-hi* or *Coming-of-Age Day*. It was established as a national holiday in 1948 as a way for young men and women to celebrate their youth and mark the beginning of adulthood.

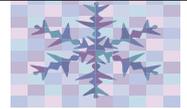
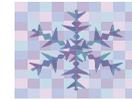
On this day, those who have turned 20 are blessed and a coming-of-age ceremony is held in all municipalities around the country. Most women attend this ceremony of colorful long-sleeved kimono.

In Japan, on turning 20, one is recognized as an adult. It is an important juncture when one is granted full rights as a citizen, beginning with the right to vote. Drinking and smoking are also permitted from this age.





TAX



Tax is a very important thing. As a taxpayer, it is good to know such things as the various kinds of taxes, what kind of taxes you pay, as well as the kinds of taxes you are obliged to pay. If you are unsure of any matters relating to tax, enquire on one of the places listed below★.

① INCOME TAX (*Shotokuzei*)

A tax levied by the national government on a person's income from January to December of a given year. For those people who are employed, income tax is automatically deducted from one's wages each month. (This is what is known as withholding tax *gensenchoushuu* or *kyuuryotenbiki*).

The amount a foreigner is taxed, depends on whether or not they are classed as a resident for tax purposes. A tax resident is someone with an address in Japan, who has lived in the country continuously for one year, and is a resident. A non-tax resident is an individual who is not classed as a tax resident.

If you are a tax resident you are taxed at the same rate as ordinary Japanese residents according to your income. With the exception of those people who are eligible for tax exemption under the tax treaty, non-tax residents are taxed at a rate of 20%. If there is anything you are unsure of relating to income tax, please consult the tax office.

★ Suwa Tax Office 52-1390

② LOCAL TAXES (CITIZENS TAX) (*Chihozei (Shikenminzei)*)

Foreigners who have lived continuously in Japan for a period of at least one year, are deemed to be residents of Japan, and are therefore subject to local taxes in the municipality and prefecture they are resident in on January 1st. Local taxes are determined based on ones income for the previous year. You will receive your bill in May each year, and you can pay your taxes at city hall or any bank, either as a lump-sum payment or in four installments.

★ Okaya City Hall Local Tax Division Citizens Tax 23-2811

③ STATEMENT OF WITHHOLDING TAX

(*Gensen Choshu Hyo*)

This statement is issued by your employer and indicates the amount of income tax you have paid from January through December of a given year. If you leave your job part way through the year, you should obtain a statement of withholding tax from your employer within one month of leaving your employment. This statement if withholding tax is proof of payment of tax. As it is necessary when you renewal of your status of residence, it is important to keep it in a safe place.

④ YEAR-END TAX ADJUSTMENT (*Nenmatsuchosei*)

At the end of each year, adjustments are made to your tax payment based on your overall tax payment and insurance payments. If there is an excess or shortage in income tax, adjustments will be made. The adjustment procedures are taken care of by the employer. Family members living abroad may be considered as dependents, so please enquire at the tax office for details.

★ Suwa Tax Office 52-1390

If a child is born or you have joined an insurance policy between the time the year-end adjustment was completed and December 31st, a readjustment can be made by the end of January of the following year. Since these procedures are carried out by the employer, it is important that you should notify the employer of any changes as soon as possible.

⑤ AUTOMOBILE TAX (*Jidoshazei*)

Automobile taxes are levied on the person who owns an automobile on April 1st each year. Automobile tax bills are sent out by the prefectural office each year at the start of May, with payment being due by May 31st. Payments can be made at any bank.

★ Nagano Prefecture Suwa Regional Office

⑥ LIGHT VEHICLE TAX (*Keijidoshazei*)

Light Vehicle taxes are levied on the person who owns a light vehicle or motorcycle on April 1st each year. Light Vehicle tax bill will be sent out by the city office and payment must be made by the date indicated. Payments can be made at any bank.

★ Okaya City Hall Local Tax Division Light Vehicle Tax 23-2811

⑦FIXED ASSETS TAX (*Koteishisanzei*)

A tax levied on the any person owning land, residential property or redemptive assets.

★Okaya City Hall Local Tax Division Fixed Assests Tax 23-4811

⑧CONSUMPTION TAX (*Shohizei*)

A 5% tax added upon the purchase of goods and services received.



Banks and Post Offices



The term *ginko* 銀行 (bank) originated over 130 years ago when it was first used in the National Bank Act (*Kokuritsu Ginko Jorei*) of 1872 (the 5th year of the Meiji Era)

As a place which handled money ‘*kin*」 ‘*gin*」銀, combined with ‘*ko*」行 the Chinese character for shop, there were two possible combinations which could have been used ‘*kinko*」金行 or ‘*ginko*」銀行. However, ‘*ginko*’ was adopted as the official term as it had a nicer ring to it. The following is an explanation of some of the services available at banks and post offices.

①OPENING A BANK ACCOUNT

To open a bank account you are required to present your passport, driver’s license, Alien Registration Card or other form of personal identification, in addition to your name seal.

There are several different kinds of savings accounts: Futsu(Sogo) Yokin – Ordinary (General) Savings, Teiki Yokin – Fixed-Term Deposit, Toza Furikae Yokin - Checking (savings), Tsumitate Yokin – Accumulative Savings.

If you open a bank account you have the option of obtaining a bankcard (cashing card). With a bankcard you and a registered PIN (Personal Identification Number), you can withdraw or deposit cash, transfer money, or check your account balance at any ATM(Automatic Teller Machine).

②ATM (AUTOMATIC TELLER MACHINE)

If you have a bank account, register a PIN and have a bank (cashing) card, you can make a deposit, a withdrawal or money transfer with this card. Operating the ATM is fairly simple. ATMs usually have a Japanese instruction screen (panel), and some have English instructions. The waiting time at ATMs is comparatively much shorter than that for the counter service. If you do not know how to use an ATM, ask a bank guide in the lobby or at the counter to help you.

③OVERSEAS REMITTANCES

(1) To remit money overseas you will need to fill in the payees name, address, bank name and account on the Overseas Remittance Application Form (Gaikoku Sokin Moshikomisho). The payee will also have to pay charges at his or her bank.

For details regarding charges and length of time required, please enquire at the bank directly.

2) Remittance checks (money orders)(Sokin Kogitte) can be issued at the bank and sent to the payee by post. The payee then must take the check (Money order) to his or her bank to be cashed. For details regarding charges and length of time required, please enquire at the bank.

④POST OFFICES BANKING SERVICES

Besides ordinary postal services, the post office also provides monetary services such as savings and (monetary) exchange.

The services are almost the same as the bank. The office offers Tsujo (Sog)Chokin-Ordinary (General)Savings, Teigaku Chokin -Fixed-Sum Deposit Savings, Teiki Chokin-Fixed-Term Savings, Tsumitate Tokin-Accumulative Savings.

The limit an individual can deposit, the total sum of all accounts, is ¥10,000,000.

⑤OVERSEAS REMITTANCES AT THE POST OFFICE

All post offices offering banking services (with the exception of unofficial post offices (kani yubinkyoku)-shops that offer certain postal services such as selling stamps, etc.) also offer overseas remittance services to countries around the globe. Remittances can be sent either to the payees address or to the payees bank account.

When you remit money overseas you will need to state the reason for the remittance and provide confirmation of your identity.

They are some countries that are not included in this service. For details, please enquire at your local post office.

※ Kinds of service and the names of the services may vary. For details, ask a person who speaks Japanese in enquire for you.

⑥AUTOMATIC BANK TRANSFER

An automatic back transfer is set up to automatically transfer money from you account into another person or company's back account. It is useful to have utilities such as your gas, electricity, telephone or water bill payments taken directly out of your account. To set up this kind of transaction you will need to visit any branch of your bank with your bankbook and *inkan*.

Banks in Okaya City

Hachihunu Bank	Nagano Bank	Suwa Shinkin Bank	Nagano Rokin Bank
Okaya Branch (0266) 22-3682	Okaya Branch (0266) 22-7641	Main Sales Branch (0266)23-4567	Okaya Branch (0266)22-1000
Okaya City Hall Branch (0266)23-0282	Okaya Kita Branch (0266)23-9123	Kawasgishi Branch (0266)23-3308	Nagano Kenshin Bank
Okaya Higashi Branch (0266)22-4882		Osachi Branch (0266)27-4123	Okaya Branch (0266) 22-4855
Wakamiya Branch (0266)23-8282		Imai Branch (0266)24-0123	
Osachi Branch (0266)27-0082		Tanaka-Cho Branch (0266)24-0121	
		Dogakan Dori Branch (0266)22-0811	
		Saiwai-Cho Branch (0266)24-4011	

Business Hours

Bank Counter... 9:00am~3:00pm (Closed Saturday, Sunday and Public Holidays)

ATM... Days and hours of operation differ depending on the Quick Corner, so please check the information usually located at the entrance to the bank.

Hours of operation and service charges for ATM services available at Lawson, Seven Eleven and other convenience stores may differ.

Post Offices in Okaya City

Okaya Post Office	(0266)22-2284	Okaya Imai Post Office	(0266)23-4288
Okaya Ginza Post Office	(0266)23-4287	Okaya Chuo-cho Post Office	(0266)23-4285
Okaya Tenryu-cho Post Office	(0266)23-4284	Osachi Post Office	(0266)27-7997
Kawagishi Post Office	(0266)23-4282	Misawa Post Office	(0266)23-4286
Minato Post Office	(0266)23-4283		

Business Hours

Post Office Counter... 9:00am~4:00pm (Closed Saturday, Sunday and Public Holidays) Postal Services are available until 5:00pm

ATM... Weekdays 8:45am~7:00pm

Saturday 9:00am~5:00pm Sunday & Public Holidays 9:00am~5:00pm

Notice Regarding Customer Identity Verification

In accordance with a revision made to the law concerning customer identification, bank transfers of more than 100,000yen will be handled as follows, as of January 4, 2007.

●When transferring money in cash

You will be required to present identification such as their Alien Registration Card, Driver's License, or Health Insurance Card at the counter. You will no longer be able to transfer more than 100,000 yen in cash from an ATM.

●When transferring money from your bank account

You will be able to transfer money in the same way as before from an ATM (using your cash card) or a bank counter.

*In case where you have not completed the identity verification procedure, you may be required to present identification when you transfer money.