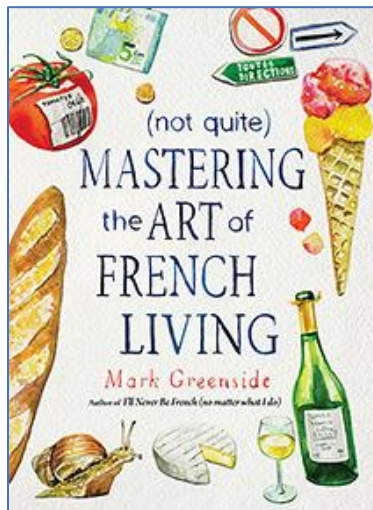


Volume 7, Number 3, December 2023



Dear Friend,

It's December and I want to wish you and your family, friends, and neighbors a happy holiday and healthy New Year. I also want to tell you about my latest experience with my French insurance company.

Last spring, I received a letter from AXA, which isn't unusual. They periodically write to tell me that another item they used to cover will no longer be covered, and how much more I'll be paying for less. They also write to inform me that kind—*gentil*—Monsieur L was struck by lightning because his house wasn't properly grounded, and sad—*triste*—Madame L lost everything because they didn't have lightning protection insurance, which I could have for only X euros more. This is what I expect to read when I open the letter and discover I now have a new insurance agent—a Monsieur H—even though I don't want one.

For thirty years, Monsieur Claude has been my go-to person for insurance questions, like, 'Will I lose my house if I accidentally drive into a herd of cows?' He was there when the river flooded and ruined an original oak floor—and again when my refrigerator was stolen. His wife Annie was there when I had bees in my chimney for the third time. It was comforting to have Claude and Annie there, in Plobien, accessible, and ready to help. I enjoy walking past their big plate glass window, waving to them and

looking in, seeing them wave back, masking their concern as they wait to see if I open the door and enter their office without an appointment (again), and if they'll figure out what I want if I do.

I email them using Google Translate because I want to be as clear as I possibly can. Êtes-vous ok? Es-tu toujours mon agent d'assurance? Are you OK? Are you still my insurance agent?

Two weeks later, I haven't received a word, which is unusual. I reread the AXA letter and see Monsieur H's email address, so I write to him, not using Google Translate because experience has taught me it's better for both of us if he knows what he's getting into in case he wants out: Je suis Monsieur Greenside. J'habite en Plobien en été. Ou est Claude et Annie, et pourquoi vous est ma nouveau agent? I'm Mr. Greenside. I live in Plobien in summer. Where is Claude and Annie, and why is you my new agent?

His secretary, Nathalie, writes back in English: Mr. and Ms. J have retired. Their office is closed. Your file has been transferred to Monsieur H— and once again I'm face to face with France's interpretation of consumer rights.

In the U.S., I interview and pick my insurance agent, who I can drop at will, depending on whim, caprice, or nothing. Not in France. In France the insurance company chooses you. I was handed off to Claude and Annie (AXA) by the previous owners of my house who were with Claude's father (AXA). Now, AXA has handed me off to Monsieur H. When you're with an insurance company in France, you're with an insurance company, and getting away from that company isn't easy—and it used to be much harder. It used to be like a marriage, and like all marriages in Catholic France, hard to divorce—in this case, requiring a registered letter two months in advance of the policy expiration date, penalty fees, and proof of a better offer. Now, though, thanks to *Loi Hamon* (Law Hamon) it's easier: I can change insurance companies *without fees* at any time, *after one year*. All I have to do is notify the company that I wish to change, and they must make the change within thirty days. That part is clear. What's not clear is whether my policy is new because Monsieur H is new, or old because I've had it thirty

years, not that it matters, because he already has my files, and I have nowhere else to go. So I write Nathalie in English and make an appointment to meet Monsieur H the following summer, when I'm in Plobien.

In July, Donna and I go to his office to meet him. We (Americans) are on time (as usual). He (French) is not (also as usual). He comes out of his office—about ten minutes late(r), wearing jeans and a sport coat—casual-formal—a look I like. He's younger than I thought, in his thirties, crew-cut handsome, and very *sportif*. We say “Bonjour,” shake hands all around, and go to his office where for the next forty minutes, with him working very hard to understand my French and speak a little English, he reviews my policy and makes several suggestions that reduce the cost by 300 euros a year, and that's that, I think. As much as I've enjoyed our meeting, I hope I don't see him again for years.

Four months later, on November 1 and 2, *Ciaran*, a 200km/h (120mp/h) tropical storm blasts through Brittany, Finistère, and Plobien closing all roads, airports, and trains, cutting electricity, WiFi, and phones. Donna and I are in New York. All we can do is wait for the news.

On the third, it trickles in.... Friends leave their own storm-battered, in some cases still powerless, WiFi-less homes to check on ours: Ella, Rick and their son, Jacob; Bruno and Françoise; Sharon; Madame P's son, Henri; Monsieur Charles; Ella's mom, Val; and Macha, a woman I've been writing to but have never met, all go to the house and report the damage: cracked chimney, smashed attic window, split down the middle Albizia tree, pummeled quince tree, crippled fence, and toppled one hundred plus foot beech tree that collapsed in the yard, unbelievably hitting nothing.

I email Monsieur H to file a claim and receive an immediate response. I'm impressed—until I translate it: we have many claims, no power, and the office is closed. The next day I get a real response from someone named Laurene—in English. She thanks me for contacting them and making a claim—something my agent in California has never done though I've made several—and tells me tree removal costs

are only paid if the downed tree hits something, like a building, car, or person, which lucky as I am that it didn't, I now wish it had hit a plastic chair or something I don't care about....

I email friends in other parts of Brittany to see how they and their families survived "Le Tempete". Everyone writes back telling me about the damage they sustained (mostly trees) and that they are OK. Beatrice, the translator of my first book, *I'll Never Be French/Jamais Je Ne Serai Français*, writes to tell me she's OK, and "Le Tempete" is "La Tempête", feminine not masculine. Gilles, ever the diplomat and grammarian, changes the subject of my email from "Le Tempete" to "La Tempête", thereby not actually correcting me AND not writing it wrong himself.

As with all things in France, it's another learning experience for me. In thirty plus years of living here, I've had plenty. Here's a list from my new book (which is still looking for a home) *Bonjour/Au Revoir, I'm Finally, Finally French*. Please, let me know what you think of it: interesting, helpful, redundant; anything you would add, delete, or amend if it were your list? Merci, Mercy.

### **21 Things I Learned About Brittany, France, and Me**

1. Politeness, courtesy—*politesse*—matters: saying hello and goodbye (in multiple, varied, repeated, time elongating ways); cheek kissing (one to four times, depending on the person, place, and occasion); saying please, and thank you, which I always pronounce, mercy, and mean it.
2. Behavior matters: kindness, thoughtfulness, saying the right thing, *doing* the right thing, being *gentile*, which in France I think of as gentle and nice, and in the U.S. as not being Jewish.
3. *Vous* and *tu* matter: *vous* is the formal way to address "you". *Tu* is the informal. Think of the old days, which are never far away in France, and a silent Mister and Missus, like, *comment allez-vous*, how are you (Monsieur/Madame)?—as

opposed to *comment vas-tu*, how's it going? In the U.S., I'm Mister Informal. In France, I'm *vous-vousing* all the way, because there's little going wrong with *vous*, and lots with *tu*—and given the number of ways I do go wrong, I need to cut my losses, so here's looking at *vous*, kid, because *tu* is too familiar and personal to say.

4. Appearance matters: clothes, skin, hair, shoes, eyeglasses. It's good to be *chic* in France, something I've, unfortunately, never, ever been accused of. The closest I've come to *chic* is cheeky, and it isn't close.
5. Rules matter: there are bazillions of them, a gazillion of which I'll never know or understand, like gender in grammar, and where to place my knife and fork to indicate I'm done eating. In France, it's always best to follow the rules, until, of course, it's not. The trick is to know when and how to break them, a trick I'll never master, so unlike in the U.S., where I prefer to lead, in France, I follow—except when it comes to language. There, I violate conventions wantonly, which is not the same as willfully. For foreigners like me, of whom little is expected, this is acceptable. For French people, it's social death.
6. Time matters: not present time, of course. *That's* irrelevant, even for SNCF and Air France. In the U.S., time is measured in minutes and seconds, in France, decades and centuries. In France, the past never goes away: today is not the first day of the rest of your life; yesterday is probably better than today, and definitely better than tomorrow. In the U.S., where new is better than old, and old is practically new, the goal is to disrupt and break with the past. In France, the old is always present and usually valued: the goal isn't to break from the past, but to continue it. Think of waves and particles. In the U.S., every event is a point, a particle, a place of potential departure and take-off. In France, events are part of a large human wave, the tsunami of history, which is probably why arriving at 8:40 for an eight o'clock dinner doesn't matter to anyone but an American host.
7. Money matters: French people say it doesn't, but it does. In the U.S., I know money is important and acknowledge it. I have friends who figure their cost of a meal, including tax and tip, to the penny, their portion of gas used on a trip to the

ounce and penny. It's straight, simple, and clear. Not in France. In France, people don't want to talk about money even though they do. In France, it's a whispered, under the table, sotto voce, topic. In the U.S., it is *the* topic. In the U.S., the waiter puts the bill on my table before I'm done eating. In France, I can't get the bill—or the waiter—even when I ask, *especially* when I ask...

8. French people say *normal* and *en principe* (in principle) the way Americans say “ordinarily,” each of which lets me know when I hear it to expect the unusual, extra-ordinary, exceptional, usually for the worse. For example, if someone says to me, “Ordinarily, normally, in principle, this tape will hold this wire in place long enough for you to drive home, alone, at night, in the rain.... Sign here....” I won't and don't—in any language.
9. Disagreement is a way of life in France, and one of the rules of living. To differ is not a breach, but a bond. In the U.S., we seek to agree, especially when we disagree. In France, people disagree even if they agree, which means I never know if I'm hearing an argument, a love fest, or both.
10. *On parle anglais ici*, English is spoken here: more and more it is—and spoken well. French people are speaking more and better English, actually even willing and wanting to do so, which is odd, because now that Brexit is law, fewer English people are coming to France. It's another of those French paradoxes: fewer English, more English. It's too bad for Brits, but great for mono-lingual Americans, like me.
11. *C'est la vie*, that's life: French people are not generally an optimistic, positive people. They await the unwelcome, and when it comes, “C'est la vie,” is the response. In the U.S., the response is, “Shit happens.” In the U.S., I fight hubris: how else could I have written five books? In France, it's humility: how many times can I fail? Let me count the ways.... If I had all these failures in the U.S., I'd take it personally and be depressed and angry—shit happens—but I've been in Brittany and France long enough to know it's not personal, just life, *c'est la vie*.



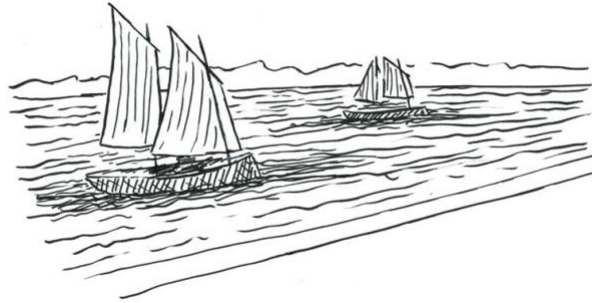
12. Family is the basic social unit in France, not the individual. If Marie and David are coming for dinner, I expect them to bring Felix, Lucie, and Louise, their kids, and if they have a dog, maybe him/her, too. As host, it's my job to have food (all seven courses) and drink (from apéritif to digestif) for all of them, and something for the dog, too.
13. I shop at the moms' and pops' to support friends and neighbors and to avoid listeria, salmonella, E. coli, shigella, botulism, and allergic reactions to something added and not identified on the package, because every week there are more *supermarché* recalls, as French food is becoming as industrial as American food..... For household items and appliances, I've learned the expensive way that French-made products too often look better than they work. Take my thermos and vacuum, for example... Please....
14. Being a fool or foolish or made fun of is funny and OK for an American (like me) in France, but not for a French person. *Sometimes*, French people can make fun of other French people, like Jews can make fun of Jews, and non-Jews can't. In the U.S., saying the wrong thing to the wrong person at the wrong time and place can get you shot. In France, it will get you ostracized, which is the social equivalent of being dead. In France, the joke is always on me—or me.
15. In the U.S., I worry about the big things: climate change, civil and not-so civil wars, affordable housing, crumbling infrastructure, racism, poverty, disease, and traffic. In France, the big things are beyond me, and it's the little things that torment, like guessing what word to turn the dial to on my new clothes dryer to rapidly dry not-so-dirty cottons, and what to serve Bruno and Françoise for dinner. It's the difference between looking through a telescope the correct way and the wrong way. In the U.S., I look the right way and blemishes seem larger, closer, and more immediate, and I get angry and upset. In France, I look the wrong way and everything seems smaller, further away, and precious, and I feel nostalgic and protective.
16. In the U.S., my life in retirement is semi-public. In France, I'm fully exposed. In the U.S., I am what I do—or did—a teacher of history, political science, and

English, a union guy, and a writer. In France, I'm Popeye: I yam what I yam what I am—and that's all I yam.

17. I recently saw the movie *Casablanca* for the zillionth time and was surprised that my favorite scene has changed. It used to be about righteous triumph, when Victor Laszlo says, "Play the Marseillaise! Play it!" and drowns out the Germans singing "Die Wacht am Rhein". Now, it's about amity, when Rick and Louis walk off together, France and the U.S., arm in arm, like the good old days, as I once imagined them.
18. I used to be an *Imagine* guy. Now, I'm "Life is what happens to you while you're busy making other plans." I believe everything changes, and nothing does. I have great expectations and none. It's a conundrum, but as long as life goes on—mine and friends and family and Earth's, the universe and its people—I can't complain too much, though Donna says I can.
19. More and more as I get older, I know how much of life—*my* life—has been luck: genetic luck, geographic luck, historical luck, biological luck, love-luck, and dumb luck, and in my case in France, *very* dumb luck. I hope to heaven it continues and lasts.
20. And I know this, too: life without great food, good wine, friends, family, five week vacations, healthy pensions, generous medical care, many holidays, passion, engagement, and a safety net as high and wide as the sky, is not worth living, and is not French—and I am happy and thankful to enjoy and experience it....
21. Born in the U.S.A., DNA from Europe: my grandparents were born in Hungary, Poland, Russia, and Ukraine, and my father in Hungary. When he was one, his family moved from Budapest to Strasbourg to be near his mother's favorite sister, Pepe, who married a French man. French was probably my dad's first formal language. France is definitely where he first went to school. At age nine, he and my Grandmother left France from Marseilles to join my Grandfather in New York City, where he went a year before. This was in the late 1920s. Now, almost one hundred years later, I'm back to where my grandparents and theirs before them



and those before them started, a particle in the wave of history, wanting, searching, and finding a good life, a *very* good and lucky life, in deed.



**NEWS ABOUT (*not quite*) *Mastering the Art of French Living*,  
*I'll Never Be French*, & *Bonjour/Au Revoir*, I'm Finally, Finally French**

The Hungarian publisher HVG, who bought and published, (*not quite*) has bought the rights to *Bonjour/AuRevoir*, which means the book will be published in Hungarian/Magyar before it comes out in English, just like (*not quite*) came out in Polish before it came out in English. I'm hoping for the same result—*Wall Street Journal* best seller—when it finally is published in English.

- February 20, 2024: I will be talking about all three books at a *Talks with Authors* event sponsored by Friends of the Piedmont Avenue Library in Oakland, California
- April 12, 2024: I will be at Bookmine bookstore in Napa, California speaking about *I'll Never Be French* and (*not quite*) *Mastering* in an event sponsored by the Napa branch of Alliance Française. This will be my sixth Alliance Française chapter event (Philadelphia, Milwaukee, San Francisco, Charlottesville, and DuPage/North Coast in the western suburbs of Chicago.) I've also participated in two national events on *Demystifying the French*, both sponsored by Alliance Française, and met with the Director of the Finistère, Brittany chapter of Alliance Française. All of which is to say, I'm pleased and proud to be associated with Alliance Française, and I'm available for the reasonable compensation of "Thanks."

If you haven't reviewed (*not quite*) and *I'll Never be French* on [Amazon](#) or [Goodreads](#), please consider doing so, as those reviews are critical for the book's success and my mental health.

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Thank you.

Yours Sincerely,

Mark

