

**IN MY LIFE: Repayment Plan**  
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**But if one intends to repay these debts of gratitude, he can hope to do so only if he studies and masters the Buddhist teachings, becoming a person of wisdom. If he does not, he will be like a man who attempts to lead a company of the blind over bridges and across rivers when he himself has sightless eyes. (“Repaying Debt of Gratitude,” *The Major Writings of Nichiren Daishonin*, vol. 4, p. 172)**

This passage is from one of Nichiren Daishonin’s 10 major writings. It was composed in July of 1276 when the Daishonin received news of the death of his teacher, Dozen-bo. The Daishonin observes that the repaying of debts of gratitude to one’s parents, teachers and sovereign is a basic tenet of human behavior. He suggests that the essential ingredient to the repayment of these debts is the mastering of the Buddhist teachings.

This past week end I participated in the Study Department’s Elementary Exam. Despite the usual, predictable obstacles of scheduling and battling pre-exam jitters, I found myself struggling against my particularly unruly lesser self as I fought to crack open the books and study.

I reminded myself of some guidance SGI President Ikeda recently gave at the youth training course in Japan. He urged the youth to avenge the persecutions he’s undergone in Japan by excelling and shining in our respective communities and fields of interest. He encouraged us to base our lives on Buddhist teachings and create opportunities to stand up against injustice in our daily lives.

So, if I want to accomplish this, what better way to begin than with study? Through study we can master our lives and lead others to do the same, the Daishonin teaches. I know for me, through the action of facing the obstacles presented by the Elementary Exam and deepening my understanding of this profound philosophy, I was able to challenge my limitations and gain the courage and confidence to take center stage in my life.

**WT**