

**EXPERIENCE—KEVIN ONO, SEATTLE
FREEDOM FROM DEBT: 'ICING ON THE CAKE'
AS TOLD TO KAY RYNERSON AND MARGIE STAULCUP**

Kevin Ono, a pastry chef from Seattle, shares his recipe for financial responsibility.

I started practicing Nichiren Daishonin's Buddhism in 1984, introduced by one of my best friends Jim Marinopoulos. At the time, I was working as a pastry chef at a French bakery at the famous Pike Place Market in Seattle. For years I had longed to open my own retail bakery, but I lacked the confidence to even chant for such an ambitious goal. I just didn't think I could do it.

Encouraged by my new friends in the SGI, I started doing a lot of activities for world peace as a youth member. I worked hard in the groups that function to assist and protect members during activities, and I helped to take care of the community center. I also played the clarinet in the Brass Band! During the large SGI events, I worked behind the scenes taking care of payments and statistics. From all of this effort, I gained tremendous confidence and learned invaluable life skills.

The result in my daily life was that in 1993 I was able to open my own wedding cake business, part time, at the restaurant I was working for. Their banquet department sent me many clients, it was successful and I loved it! I later expanded, renting a commercial kitchen space. By the end of two years, I was working full time for my own company, Consuming Passions, baking wedding cakes and desserts. And I bought my own beautiful condo.

While enjoying success, I was seriously sidetracked by a hard-sell woman who appealed to my greedy nature. She talked me into switching careers to the financial services industry, promising me that after five years of hard work I could retire. I kept my baking business going to pay the bills, but devoted so much time to learning financial services that I couldn't promote my business. Ironically, as I was attending classes to learn how to teach others how to manage their finances, I was becoming deeper and deeper in debt. I realized I hated selling, but I very much wanted to succeed. I began living off of credit cards. When one maxed out I would open another, even paying my mortgage with plastic. When I had five credit cards charged to the limit, I decided to face reality and made a strong determination to get out of debt, no matter what.

My experience doing activities for world peace taught me the spirit to never give up, however hopeless my situation seemed. I had given up my baking business and was \$39,000 in debt. The job I took to start working my way out of debt paid only \$8.00 an hour, which didn't even cover my basic living expenses. I was too despondent and frustrated to chant very much at home, so I read the *World Tribune*, received encouragement from my leaders in the SGI and chanted at meetings. I sold my condo and got a better job at a law firm. They only offered \$9.00 an hour, but they offered overtime; I worked long, hard hours.

In May 1998, I started to seriously doubt my ability to pay off all of this debt. I couldn't sleep and was very stressed. I called two organizations that help people in this situation, but their time frame to complete it was 6.5 years! This was a very dark time for me. I was doubting myself and my ability to win.

In "The Opening of the Eyes," one of the major writings by Nichiren Daishonin, he

states: “Although I and my disciples may encounter various difficulties, if we do not harbor doubts in our hearts, we will as a matter of course attain Buddhahood. Do not harbor doubts simply because heaven does not lend you protection. Do not be discouraged because you do not enjoy an easy and secure existence in this life. This is what I have taught my disciples morning and evening, and yet they begin to harbor doubts and abandon their faith. Foolish men are likely to forget the promises they have made when the crucial moment comes” (*The Writings of Nichiren Dai-shonin*, p. 283).

With this spirit to never give up, and in spite of what I was facing, I always subscribed to the *World Tribune* and *Living Buddhism* and made monthly financial contributions to the SGI without fail. And at the time of the May 3 Commemorative Contribution, I received a special bank hand-made by a friend who encouraged me to put all of my spare change in it and offer it for the sake of world peace. Now this may seem counter to common sense in the society we live in, but I sincerely believe it was these financial offerings that were made when it was so difficult for me, that gave me the hope and impetus to totally change my situation.

After all, this is the Buddhism of the true cause.

With my new spirit of hope, I was able to follow a very strict budget. I allowed myself \$15 per month for all social activities, including meals out, movie rentals and outings with friends. I scouted out sales, went without new clothes and always took the bus to work. I felt lonely but strong. I ignored suggestions of declaring bankruptcy—I felt it was too easy in light of the law of cause and effect. I turned down offers of financial support from my wonderful parents and an aunt. These debts were a result of my mistakes and I was determined to turn it around myself.

Since my law office support job started in January 1998, I have received two promotions with higher pay, four bonuses and three end-of-the-year raises. My supervisors, as well as the owners, have commented that I have excellent organizational skills, good follow-through and attention to detail.

My goal was to pay off my debt by May 3. I sent my last credit card payment in on February 14—two and one-half months ahead of schedule! I paid the \$29,000 on credit cards, a \$10,000 loan on my condo and \$6,000 in finance charges, for a grand total of \$45,000. It took me 28 months!

My practice has strengthened. I am determined to be consistent with my personal practice at home and have confidence I can overcome anything.

Now that my debts are paid and my Buddhist practice is stronger than ever, my greatest dreams have reawakened. Heart-to-heart talks with my Buddhist friend Myron Ho made me realize how much I miss baking. After volunteering for the second time as a chef at the Florida Nature and Culture Center, my dream solidified: I want to be a pastry chef at one of the best resorts in Hawaii. An interview has already been scheduled for me in June!

SGI President Ikeda says: “As long as you wholeheartedly continue to take action toward your goal, even though you may not immediately produce clear results, you will definitely see the fruits of your efforts in the long run. This must be a fundamental principle of life. Therefore, the important thing is for you to continue to run and struggle toward your ultimate goal until the last moment of your life, without being swayed by temporary results along the way”(*Daily Guidance*, vol. 4, p. 159).