

## **CHALLENGING FINANCES EXPERIENCE—RAFAEL LLADÓ, PUERTO RICO CHANGING MY DEPENDENT ATTITUDE**

**‘Had I not changed my lax and dependent attitude at that crucial moment, I am certain I would not be sharing this experience with you today,’ says Rafael Lladó.**

I was raised in an environment that was relatively comfortable but engendered extreme dependency. Even though my family struggled with problems emotionally and financially, my parents hid these challenges from their eight children. I can say that I had a pleasant childhood, but, unfortunately, it was not conducive to developing the ability to put forth efforts and fight to achieve goals. I feel I grew up with an unrealistic view of life—it was too easy. I didn’t have to cope with life’s problems so I didn’t develop the skills necessary to deal with them later in life.

During the last years of my adolescence and first years of young adulthood, my life became rife with self-destruction with frequent forays into physical excesses. I lived a life of the seemingly happy but egoistic bohemian, immersed in the world of drugs and alcohol. This indulgent lifestyle was new and appealing, but spiritually I felt empty and was searching to fill this void.

Even in the midst of such turbulent passions and circumstances, I always had the fortune to be successful whenever I would focus my efforts and set my mind to accomplish a project. This capacity to win when I wanted to and to always find the easy way out of problems was counterproductive, since I never had to struggle or face challenges squarely on. It took many “falls” as an adult (and later on many hours of chanting), for me to realize the harm my comfortable environment had created in my life.

I must have accumulated good fortune since, within a period of five years, I received the two greatest benefits of my life. First, I met my beloved wife and second, I met this marvelous practice—Nichiren Daishonin’s Buddhism—which gave me the tools to change my life and propel me on the correct path to true happiness.

Five years ago, I faced the most challenging period of my life. In what had appeared to be the blink of an eye, when my business as an apparel manufacturer representative went sour, I lost my home and all of my financial resources.

Eventually, I found myself working as a sales rep for an information systems company, which was completely foreign to the business I had successfully established for some 20 years. Although I had a technical background in engineering, it was not in computers so I had to challenge myself, working and studying 18 hours a day.

I was assailed by doubts from every direction. Why was this happening when I was maintaining a strong Buddhist practice? Although I knew Buddhism was the correct path for me, I doubted whether I was practicing correctly. I found the answer through studying Nichiren Daishonin’s writings, many long hours of chanting and an arduous, internal battle within.

In the letter, “The Fourteen Slanders,” Nichiren Daishonin writes: “As a lay believer, the important thing for you is to chant Nam-myoho-renge-kyo single-mindedly.... And if we go by the words of the Lotus Sutra, you should also teach the sutra to the best of your ability. When the world makes you feel downcast, you should chant Nam-myoho-renge-kyo, remembering that, although the sufferings of this life are painful, those in the next

life could be much worse. And when you are happy, you should remember that your happiness in this life is nothing but a dream within a dream, and that the only true happiness is that found in the pure land of Eagle Peak, and with that thought in mind, chant Nam-myoho-renge-kyo. Continue your practice without backsliding until the final moment of your life, and when that time comes...then to your amazement you will see that the entire realm of phenomena is the Land of Tranquil Light.... But if we are weak in faith, we will never reach that wonderful place” (*The Writings of Nichiren Daishonin*, pp. 760–61).

I realized that the answer to all my questions is simple: A correct practice is comprised of a wholehearted dedication to pray with faith and firm determination, through both the good and bad times, until the very last moment of our lives. It is to not allow myself to stray from the practice for even a single moment. It is to continue steadfastly, making efforts for the happiness of every human being. It is having the secure knowledge that we have the power to confront absolutely any circumstance and emerge a victor, showing tremendous actual proof of our practice.

With this new determination, I started to refresh and revitalize my practice. Much to my surprise, my dependent and comfortable attitude underwent a change. I started to receive opportunities at work involving important projects which required much effort and responsibility. Suddenly I found myself working 70 to 80 hours a week. The small amount of free time I had was dedicated to my family and to SGI activities.

Certainly I need to express my appreciation to my family, for I am entirely aware of the fact that they were, in a sense, abandoned and robbed of precious time. In spite of this, they always supported me. The leaders of this organization also expressed their support and encouraged me to triumph. For this I am also extremely grateful. Had I not changed my lax and dependent attitude at that crucial moment, I am certain I would not be sharing this experience with you today.

For the past two years, I have been the consultant and leading salesman for the company, generating an income far superior to that of my own business. My family and I now reside in a home that is more spacious and comfortable than the one we lost during our financial debacle. It is in this new home, which is filled with great joy and pride, that we sponsor Buddhist meetings. We now have the opportunity to travel as a family each year, enjoying time together that is precious and irreplaceable. My work has become more stabilized, affording me more time to spend with my family and doing SGI activities—both of which I had been praying for. We are even able to maintain financial savings, which we had never accomplished in the past, even though I had been earning more than \$200,000 annually as a business owner.

But of utmost importance is that I have continued my practice with the same resolve as when things were going badly. I feel tremendous appreciation for the benefits we have received but I will not become careless and sit on my laurels. Now in my 11th year of practice, I am continuing to advance in faith until the very last moment of my life, exactly as the Daishonin says.

I have learned that it is extremely important, in order to fulfill my mission, to live a full and happy life and that I must strive to teach others to do the same. We can and must triumph if we really want to achieve kosen-rufu in Puerto Rico.

*Translation from Spanish by  
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