

## EXPERIENCE—DAVID TEMPEST, LOS ANGELES OVERFLOWING WITH FORTUNE

**‘I no longer have financial worries,’ says Dave Tempest. ‘I can clearly see how my financial situation has changed due to my Buddhist practice.’**

I came to America from England in 1987, when I was 20. Unlike most people who emigrate to the United States, I didn’t come here with any dreams or burning ambition to accomplish something great with my life. I had come to Los Angeles a year earlier for vacation and was somehow drawn to this city.

All I had when I moved here was a suitcase of clothes and a few hundred dollars. I had no family, no friends—no one to turn to for help. I had been in Los Angeles for two months when I was invited to a Buddhist discussion meeting. Because I was in a foreign country and facing hardships, I was more open-minded than if I’d still been in England, so I decided to go and check it out. I was so impressed with the experiences and joy of the SGI-USA members that I decided to try chanting Nam-myoho-enge-kyo.

I was a very shy, self-conscious person and had difficulty making friends. I also had a very angry nature and spent a lot of time just feeling mad for no apparent reason. However, the biggest challenge that I faced was my finances. Growing up, my family never had much money and I can remember being teased at school for not having new shoes or clothes because my parents couldn’t afford them. Here I was, an adult, carrying on the same karma. People encouraged me to make a list of things to chant for. On every list I made was a desire to overcome my lack of financial fortune.

I worked in a variety of telemarketing jobs because I didn’t have a green card and the employers didn’t seem to care. All of these jobs paid commission and there were times when I completely ran out of money. Many months I fell behind in rent and had no money for food. I received guidance from a senior in faith, who encouraged me by saying my life is like a bucket with a hole in the bottom and right now, everything is falling through the bottom. He told me that as I continue to chant and do SGI activities, the hole would get smaller and smaller and would eventually close. The bucket would then quickly fill up and overflow with fortune. What he told me about the hole in the bucket was true. Even when I would have a good week at work and make a lot of sales, some unexpected emergency would come up that would wipe out my savings.

I was desperate, so I decided to throw myself into activities; I participated in Soka Group and Gajokai almost every week. These young men’s activities were invaluable in helping me challenge my weaknesses and build fortune in my life. Every time I faced a dire situation, I would chant six to eight hours on weekends. Slowly but surely, my life began to change course and head in a positive direction. I realized that my financial problems were a combination of having bad luck, or being in the wrong place at the wrong time, and not having self-control when it came to money. Furthermore, I was lazy by nature and afraid of hard work. And I had a very negative and pessimistic attitude, which is the kiss of death in any sales job.

In 1993, SGI President Ikeda came to the United States to give a speech at Harvard University and spent several days in Los Angeles. I volunteered to be part of the motor pool group. I would work from 7 a.m. to 1 p.m., then would be part of the motor pool from

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2 p.m. to 9 or 10 p.m. Through participating in this activity, I had a couple of breakthroughs. First, I challenged my lazy nature and actually came to enjoy working hard. Second, I realized that I am capable and that I could do anything if I set my mind to it. This became a major turning point in my life and my practice.

For several years, I had been interested in the stock market and had read the *Wall Street Journal* regularly. I also knew a young men's district leader who was very successful as a stock broker. I had always been afraid to pursue a career in this profession, as I doubted my own abilities and knew I'd have to work hard to be successful. Also, I still didn't have my green card.

However, I made a strong determination to do anything I could to get a job in the financial services industry. Even though I did not have a green card, I began working for a firm part time that allowed me to get the licenses required by the industry and educate myself about different investments—I even got a few clients. All this time, I continued to work in telemarketing, selling computer supplies, but was frustrated because I hated it and couldn't pursue my dream without a green card.

I continued to strengthen my Buddhist practice, doing as many activities as possible and chanting an hour or more every day.

Finally in 1996, having been in the U.S. for nine years, I received my green card. I determined that I wanted to work for the best possible firm so that I could get the best training. My prayer became based on the following passage from Nichiren Daishonin: "Nam-myoho-enge-kyo is like the roar of a lion. What sickness can therefore be an obstacle?" (*The Writings of Nichiren Daishonin*, p. 412). I substituted the word *anything* for sickness. In other words, I really began to have confidence that by chanting Nam-myoho-enge-kyo with faith, anything is possible.

A friend of mine helped me to get an interview with Merrill Lynch—a company that was at the top of my list to work for. Strangely, out of all the interviews I went on, they were the only company to offer me a job. Now the real struggle began.

I had a two-year trial period with the firm, during which time I would be paid a small salary and I had several seemingly impossible goals that I had to accomplish. I had just gotten married a few months earlier and was embarking on a new career—with a pay cut! I knew I'd have to build a client base from scratch, so I did the only thing I knew how to do—"cold call." I had spent the last eight years in telemarketing and now all of that experience and training became invaluable. I would call business owners at work and simply ask to send them information. After that I'd follow up and try to schedule a meeting with them. It was a very painstaking process. There wasn't a single week that I didn't feel like quitting. I put my wife through hell, but she always encouraged me not to give up.

During that two-year training period, I made more than 10,000 cold calls. Probably fewer than 100 of those people became my clients. It was only through strong prayer that I was able to make it.

Now, instead of being in the wrong place at the wrong time, I found myself being in rhythm. Sometimes people would walk into our office wanting to open an account and I was the only person in the office. Sometimes people would move from another state and want to transfer their account and I'd be the one the receptionist transferred the call to. I was now finding myself in the right place at the right time.

During this trial period, I became friendly with another man in my office who'd been with Merrill Lynch for 36 years. I went to him for advice, and we'd go to meetings at the chamber of commerce together. Ben is a quiet man who keeps to himself and doesn't come

out of his office much. But I knew there was a lot I could learn from him, so I continued to befriend him and seek his advice.

In June of 1998, after two years at Merrill Lynch, I received the most amazing benefit of my life. Just before graduating from the training program, Ben asked me to become his partner. He then confided in me that he was planning to retire in a couple of years and asked me to take over a book of clients that would take me decades to build. I was very honored that Ben placed his trust in me, especially as I was one of the newest people in my office. I could clearly see how my financial situation had changed due to my Buddhist practice.

My partner, Ben, is retiring at the end of the year. My income has increased several times over in the last couple of years. I no longer have financial worries, just as my leader explained to me when I was a new member—the “bucket” of my life is overflowing with fortune. All of the hardships I went through seem no more than a dream.

Through this experience I came to realize that it is our shortcomings and weaknesses that cause us suffering, and sabotage us from accomplishing our goals if we succumb to them. I also changed from a person who used to complain “Why me? Why does nothing go my way?” to one who has a strong determination and prayer to overcome whatever the obstacle.

The greatest benefit of Buddhist practice is the internal change. When I chant, I feel tremendous courage and actually savor obstacles. Just as Nichiren Daishonin states: “The mighty sword of the Lotus Sutra must be wielded by one courageous in faith. Then one will be as strong as a demon armed with an iron staff” (WND, 412). This, to me, is the greatest benefit—to feel courage and confidence to face all of life’s challenges. I am determined to continue to accumulate fortune so that I can support the SGI, Soka University of America and contribute to the betterment of society. I’m proud to be a member of the SGI-USA and am grateful to all my friends and fellow members who continue to help me grow and develop my faith.