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'It has always been a rule that Soka Gakkai members do not lend or borrow money among one another. It is especially wrong for a leader to borrow money from the members.'

Around this time, a serious problem arose in a certain region of Japan involving a regional leader and money.

The situation came to light through the courageous actions of a young women's leader. Her name was Yukiko Kishizaka. She had a good head on her shoulders and a strong sense of right and wrong. When she went to visit and encourage the young women in her area, she also got along well with their mothers. She was trusted by the women's division, too.

The incident took place in the spring of 1963. Kishizaka was at her job as a bank teller when a women's division member she was acquainted with came to her window. The woman, who ran her own business, addressed Kishizaka in a low voice: "I'd like to talk to you about my financial situation. Would you mind coming by my house when you get off work today?"

Kishizaka supposed that the woman wanted to talk about her fixed deposit account or some similar matter, and so that evening she headed toward the woman's house lightheartedly. When she got there, however, she was told a rather upsetting story.

"The truth is, I lent Koji Numayama ¥100,000, but it's been quite a long time, and he hasn't repaid me. I don't know what to do," explained the woman.

Koji Numayama was a central leader in the region. Kishizaka was speechless. From the time of second Soka Gakkai president Josei Toda, borrowing and lending money among Soka Gakkai members was strictly forbidden. There was no way Numayama could not have known this.

"Have you asked him to repay you?" asked Kishizaka.

"No," replied the woman.

"It has always been a rule that Soka Gakkai members don't lend or borrow money among one another," said Kishizaka. "It is especially wrong for a leader to borrow money from the members. It may be hard for you to speak up to him because he is a leader, but I think you should be brave, and come right out and ask him to repay the loan.

"I'll also discuss this with the appropriate people," she promised.

Kishizaka almost could not believe what she had heard, but subsequently two other women came to her with the same story: Numayama had borrowed money from them and had not repaid it. They, too, asked for her advice. They were at their wit's end, but at the same time did not want to cause any trouble.

This was a very serious problem, and Kishizaka was at a loss for what to do. She realized that she should report the incidents immediately to the top men's and women's leaders in the region, but she did not want to seem like she was being a snitch.

She spent several days mulling over the situation.

Kishizaka knew Numayama as they had participated in Soka Gakkai activities together. After pondering the matter for several days, she decided to go directly to him and ask him about the stories she had heard. Then, if need be, she would issue him a warning.

Kishizaka paid a visit to Numayama's home in late September. Her heart was heavy. When Numayama appeared in the entranceway, she got right to the point: "I have something I want to talk to you about. You know, Mr. Numayama, that lending and borrowing money among Soka Gakkai members is strictly prohibited, don't you?"

He nodded without expression.

Kishizaka related each of the incidents that she had heard about to Numayama, who stood there in silence growing clearly annoyed.

"Are these stories true?" Kishizaka asked. "If they are, I hope that you will find a way to return the money. Please. I think it is outrageous for a Soka Gakkai leader to behave in this fashion."

At this, Numayama became incensed, and his manner suddenly transformed. "What right is it of yours to tell me what to do?!" he yelled.

He looked ready to strike Kishizaka. Just then, his wife Mieko, who was a women's leader, rushed to where they were. She must have been listening to their conversation.

"Ms. Kishizaka," she said, "It's not his fault. I made him do it. I'm the one to blame, so please forgive my husband!"

She pleaded with Kishizaka, tears in her eyes. Returning to his senses, Numayama began muttering excuses. The company he was co-managing was facing difficulties, and he was desperately trying to raise funds but to no avail. An earlier business of his had also failed, and he had borrowed money to pay back those debts, too.

"In any case," Kishizaka said sharply, "you know that it is wrong to borrow money from Soka Gakkai members, don't you?"

"You're absolutely right," replied Mieko. "I know what we've done is inexcusable. But don't worry, we will pay everyone back right away."

Believing the problem now solved, Kishizaka felt as if a great weight had been lifted from her shoulders. But when she saw one of the women who had lent money to Numayama again some time later, she learned that he still had not repaid the loan.

Kishizaka began to suspect that the problem of Numayama borrowing money from members ran much deeper than she had originally thought. Several days later, she met with a men's region leader and reported what she had heard. The leader could not hide his astonishment: "Is that what he's been doing? How many members has he borrowed from?"

"I don't know the full extent of it, but I have heard of several incidents," Kishizaka replied.

Realizing the gravity of the situation, the leader immediately contacted Soka Gakkai Headquarters for instructions. Without delay, a vice general director and other senior leaders in charge of the region began an investigation into the matter. Their inquiry revealed that Numayama had borrowed money from more members than anyone had imagined, and that he had accumulated an enormous debt.

Furthermore, in each case, he had done it by cleverly exploiting the members' faith. One of his victims, a men's district leader named Shotaro Okajima, had been tricked into loaning Numayama some ¥1.8 million. Okajima ran his own company, and business was going smoothly. Numayama would frequently visit his home and ask about the business. Okajima was grateful for Numayama's interest, feeling it was a sign that he was a leader who really cared about the members.

One day, Numayama said to Okajima with a serious look, "To tell you the truth, I'm in a bit of a bind..." He went on to explain that the payments from a certain area for the

Seikyo Shimbun, the Soka Gakkai's newspaper, had not yet arrived. The area was rather remote and lacked good transportation, which meant that it often took three or four days for money and goods sent from there to be delivered. At that time, the system for selling and distributing newspapers presently in use was in the process of being established across Japan, and there were still some regions that collected *Seikyo Shimbun* payments through the local Soka Gakkai organization. [Today, with a daily circulation of 5.5 million nationwide, the *Seikyo Shimbun* is operated through a system independent of the Soka Gakkai organization.]

"Remittance of the payment can't be late," Numayama said, "so I was wondering if you could cover the outstanding amount temporarily. I'll return it to you as soon as the money arrives."

This sounded like an emergency to Okajima. It just so happened that it was payday for his 15 employees, and he had ¥500,000 on hand, which he lent then and there to Numayama. Okajima trusted Numayama as a Soka Gakkai leader, so he did not even ask for an IOU.

But Numayama's story was a complete fabrication. Okajima, however, believed wholeheartedly that the newspaper payment would arrive soon and that Numayama would then repay him.

One month passed, then another. Numayama didn't repay the loan or say another word about it. Then, three months later, Numayama appeared at Okajima's home unannounced. Okajima naturally thought he had come to repay him, but instead Numayama had a surprising announcement: "We're in another jam. The members' payments for the visit to the head temple have not arrived."

Okajima cut him off before he could say anything further: "Mr. Numayama, you haven't returned the money you borrowed for the newspaper payment yet."

"I know," Numayama replied. "We still haven't received it, and now the money for the pilgrimage hasn't arrived either, which only makes matters worse. It comes to about one million yen, and if it isn't paid, the members won't be able to go."

Seeing Numayama's troubled expression, the good-hearted Okajima thought: "A million yen is a lot of money, but it will be terrible if the members can't visit the head temple. I'll take care of it somehow. It's for the sake of my fellow members, after all." He went to the bank, withdrew the money and gave it to Numayama.

Some time later, Numayama showed up at Okajima's home again. Without the slightest hesitancy, he asked for another loan: "Leaders are coming from Tokyo and I have to take them to dinner and entertain them, but I don't have any cash on hand. Can you help me out, Mr. Okajima?" Once again, he entreated Okajima in earnest.

The entertainment of leaders was prohibited by Soka Gakkai policy. Unaware of this, Okajima lent Numayama the money, thinking that if it was indeed necessary for him to entertain visiting leaders from the Headquarters, it was sure to be expensive.

By now Okajima had lent Numayama more than ¥1.8 million, but Numayama showed no sign of returning any of it. When Okajima asked him if the newspaper or pilgrimage payments had arrived yet, Numayama, clearly annoyed, replied, "Not yet."

Eventually, Okajima, too, came to suspect that something was not right. Numayama may have noticed that Okajima was starting to get suspicious, because one day, as if trying to curry favor, he visited Okajima carrying an incense container that he said he received from the high priest at the head temple. "This is very valuable," he said. "I'd like to give

it to you.”

“I don’t want it,” Okajima retorted. Then he asked for his money back.

“I don’t have any money,” Numayama said. He defiantly added, “It hasn’t arrived yet. There’s nothing I can do about it!”

Realizing he had been duped, Okajima trembled with anger.

Daisaku Ikeda appears in the novel as Shin’ichi Yamamoto.

The events take place in 1963.