Light of Dharma 仏法の光

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Let's celebrate Bodhi Day together!



BCSF Bodhi Eve

Friday, Dec 1 - 7 pm In Person & via Zoom Potluck 5:30 pm



BCSF Bodhi Day

Sunday, Dec 3 - 10 am In Person & via Zoom

Bodhi Day is December 8, the day we commemorate the historical Buddha's Enlightenment.

Two thousand six hundred years ago in India, Siddhartha Gautama, at age 29, left the comforts of his palace home in search of the way to transcend suffering. After six years of futile searching, he finally gave up. He washed his body at the river and then sat under a big pipal tree to meditate. He realized he needed to reconsider his approach. According to the story, as the first faint light of day began to glow in the eastern sky, he came to the realization that the cause of human suffering is ignorance. He found such ignorance in himself. He shouted, "Oh darkness, Ignorance!" Thus he became known as The Awakened One and the tree became known as the Bodhi Tree. (Bodhi means enlightenment.)

By his example, he showed us that it was possible for human beings to become a Buddha, as we all are in possession of this potentiality called Buddha- nature, which when awakened and cultivated, will enable us to achieve supreme Wisdom and Compassion. Therefore this day signifies the dawn of humanity's universal emancipation from suffering and ignorance.

By Rev. Elaine Donlin, BCSF Minister's Assistant

12月8日は成道会、釈尊のお悟りを祝う日です。

2600年前のインドで、シッダールタ・ゴータマは29歳の時、苦を超越する方法を求め、宮殿での快適な暮らしを後にしました。 6年間の甲斐のない求道の末にとうとう見切りをつけ、川

での沐浴後、大きなピパルの木の下に座り禅定に入られました。仏典には、東の空が白み始めたころ、釈尊は人間の苦しみの原因は愚痴(道理に暗くて適確な判断を下せず、迷い悩む心のはたらき)であることを理解されたと書かれています。釈尊は、そのような無知なる自分を見つけられ「ああ、なんとも暗く、愚かなることよ!」と述べられたそうです。こうして、釈尊は「目覚めた人」として、瞑想されていた木は菩提樹として知られるようになりました。(菩提とは「悟り」の意)。

釈尊の悟りによって、人間はみな仏になることができるということが明らかになったのです。内なる仏性に気づき育むことで、仏の智慧と慈悲に到ることが可能であるということです。このことから成道会の日とは、苦悩と無知蒙昧な闇から人類をあまねく解き放つ、その夜明けを示しています。

Translation by Rev. Keisuke Lee-Miyaki, BCSF Minister's Assistant 宮木 リー 啓輔

NEW YEAR SERVICES

Sun. Dec. 31 - 7pm ~ Mon. Jan. 1 - 10am



Message from Rev. Melissa Opel

BCSF Supervising Minister

The Shared Paths of Shinran and Darth Vader

"Only when we are shone upon from the outside and view ourselves mirrored in that light—only then, for the first time, are we able to see a complete picture of ourselves. The light of the Buddha's higher wisdom alone reaches to the very base of our being; it allows us to see our delusions for what it is. This is because the Buddha's higher wisdom enters us fully and opens our heart."
—Jodo Shinshu: A Guide

One of the most interesting asides I have ever heard about Shinran Shonin is that he had the makings of a Super Villain. Comic books often depict supervillains as coming out of tragic events and life circumstances. If we think about the many tragedies Shinran endured, I can begin to see why Shinran had the makings to be a supervillain.

In his life, Shinran knew great loss. Whether it was the plagues and famine he lived through, war, loss of loved ones, spiritual despair, having to disown his son, even the simple difficulties of living during medieval Japan, Shinran encountered events that could have set his heart cold and seeking revenge. He could have become a supervillain without the dharma and the unyielding embrace of Amida Buddha.

Not all people, real or fictional, are able to keep their lives on a positive track. When I consider a villain, my first thought is the Star Wars character Darth Vader, also known as Anakin Skywalker before he turned away from the goodness of the Force. Through a series of events, or one might say karmic conditions, Skywalker-Vader experienced both great love and great loss. He fought with the realization that he could do horrible things, like annihilating the people who killed his mother, while having great love for his wife and their unborn child. (Spoiler alert...children!)

Vader and Shinran, like many of us, were shaped by the good of life and the bad. Both Vader and Shinran understood the duality in themselves to do good and evil. But what we do with these experiences is what truly matters. If we see the world through the lens of our delusions and not the lens of true reality, we begin to see the world in a negative light.

As a kid, I saw Vader as an embodiment of evil, but as an adult, I now see Vader as the embodiment of the human experience. Initially coaxed by evil powers to turn his pain into hate, Vader later encounters his son who desperately tries to save his life and sparks his long-buried love. In a way, Darth Vader was awakened to love in the last moments of his life because he was in touch with the truth of who he was.

Although it may be a stretch, the Force can be likened to Amida Buddha. The Force moves through the Star Wars world and people fortunate enough through causes and conditions can encounter this Force, just like those of us who have found the teachings of Amida.

Shinran was deeply reflective of who he was and where he stood in comparison to the Buddha. He changed his path to rely on the dharma and the teachings and care of Amida Buddha. Shinran knew how quickly he could fall back into self-powers practices, so he clung tightly to the Vow of Amida Buddha and relied solely on the Nembutsu path.

When we are not grounded in truth and move through the world crushed by waves of suffering, we respond by crashing into everything around us, causing pain for ourselves and others. We may not always realize we are suffering, but our bodies and minds respond as such.

The wisdom and compassion of the teachings can help us be in the moment, to see our ego and how it influences what we do and what we are capable of. We can view ourselves with deep self-awareness that will ease our suffering in this world. We can awaken to the truth of who we are and see life as it is.

Staying in contact with the teachings of the Buddha reaches the very base of our being and turns a mirror to our life. The teachings remind us that while some areas of our lives are relieved from unhappiness, we must continue to study and seek the truth so we can constantly adjust and bring light to the dark areas of our lives.

Namo Amida Butsu.

Adapted from a Sunday service dharma talk.

Message from Rev. Melissa Opel

BCSF Supervising Minister

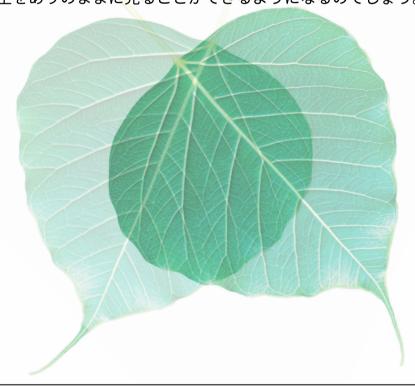
Translation by Rev. Keisuke Lee-Miyaki

BCSF Ministers Assistant

メリッサ先牛のメッセージの要約:



「光に照らされ、映し出された自分自身を眺める。その時初めて、私たちはありのままの姿に気づかされるのです。智慧の光明だけが、私たちの根幹にまで届き、虚仮である存在を照らし出すのです。それは、仏の智慧が私たちの中に完全に入り込み、閉ざされた心を開いてくださるからなのです。」親鸞聖人はダークヒーローになる素質があったのではないか、という小話を耳にしたことがあります。アメコミで、よくダークヒーローは痛ましい事件や人生の不遇から生まれるように描かれます。親鸞が耐え忍んだ数々の苦難を考えれば、ダークヒーローになる可能性があると考えた人がいたのもわかるような気がします。親鸞は人生において辛酸をなめるような苦境というものを知っていましたが、復讐の道を選びませんでした。仏と照らし合わせ自分は何者であり、どのような立ち位置にあるのかを深く内観し、そのために、自分を支えている仏法、阿弥陀仏の教えとすくいに帰依する道を選んだのです。仏教に触れ続け実践することで、私たちは自分が何者であるかという真実に目覚め、人生をありのままに見ることができるようになるのでしょう。



Sympathy

The Buddhist Church of San Francisco offers condolences to the family and friends of the late

Dean Hedani

November 7, 2023

Namo Amida Butsu

Namo Amida Butsu

Namo Amida Butsu

December Shotsuki Hoyo Memorial Service

The memorial service for your loved ones who passed away in December is Sunday, December 10 at 10 a.m. Join us In Person or call the BCSF office for the Zoom link.

Isavo Abe 1986 Moto Abe 1950 Amy Emiko Adam 1999 Tome Amishima 1966 Frank Fumio Ando 1993 Sakae Antoku 1971 Kohei Asada 1951 Yoshio Ashizawa Tsumako N. Binken 1983 Victor Lee Blackson 1967 Fusakichi Dairiki 1981 Fusao Taoda Dairiki 1918 Masato "Mike" Deguchi Yoshiaki Deguchi 1968 Emiko Doi 2016 Tom Tamio Doami 2004 George Soichi Doi 2013 Naoe Ehara 1982 Douglas Roome Empringham Hidezo Enomoto 1965 Kisa Fuji 1920 Mikio Fujimoto 1974 Yoshiko Fujimoto 1936 Kichijiro Fukui 1958 Tatsu Fukui 1977 Saikichi Fumoto 1924 Chikashi Furuya 1972 Emiko Furuya 2019 Kuniko Futakawa 1999 James Takeo Hamada 1991 Yoneo Hamada 1996 Ailene Hamamoto 1985 Calvin Kenichi Harada Chivoko Hashimoto 2013 Kisao Hashimoto Shuichi Hashimoto Hirokichi Hata 1926 Hatsue Hattori 1982 Mitsu Hattori 1957 Melainie Hedani 2013 Maki Hieda 1992 Mavumi Hirai 2005 Natsuko Hirakawa 2007 Tom Mikuni Hirayama 1977 Haruco Setoguchi Hirose Yoshikazu Hirota 2015 Ryoko Arima Hong 1984 Sumi Horibe 1933 Tendoji Horibe 1924 Zenya Horibe 1956 Mitsu Horikoshi 1955 Ichi Ichinohe 1981 Naoshi Ijichi 1954 Gishin Ikeda 1965 Nobuko Ikeda 2016 Yoshinobu Ikeda 1965 Duncan Kazuma Ikezoe Misao Mary Imai 1966 Joe Hatsuta Imamoto 1983

Tatsuji Imanaka 2007 Misao Inaba 2018 Joe Noburo Inouve 2010 Teruko Inouve 1997 Harry Takashi Ishii 2000 Eiko Nancy Ishisaki 2016 Russell Taro Ito 1982 Takeko Ito 2017 Tomiko Ito 1977 Will Ito 1976 Arline Fusae Iwafuchi 1998 Aki Iwamasa 1966 Kojiro "Mike" Iwasaki 2013 Paul Patrick Judge 1963 Shiro Kachu 1941 Junichi Kakebe 1951 Naka Kato Tomekichi Kato 1922 Annie Masami Kawabata Kumae Kawabata 1981 Joe Kawaguchi 1972 Toi Kawakami Chizuko Kawasaki 2003 Marie Shinobu Kitagawa Tsuyako "Sox" Kitashima Iwataro Kitayama 1950 Rui Kiwata 1962 Rev. Seiji Kobara 2005 Fusao Kobayagawa 1980 Asa Kobayakawa 1972 Miyokichi Kodama Toyo Kodama Haru Koga 1945 Yukino Kozaki 1994 Violet Kroll 1973 Hideo Kubota 2010 Junpei Kubota Teruko Kuwahara Chosho Kyojima Julie Yuri Lam 2015 Miyuki Masada 2020 Jerry Toshio Masuda 2001 Yukiko Masuoka 2001 Gerald Ataru Matoi 2011 Helen Matoi 2020 Fumiko Matsubara 1980 Kita Matsubara 1984 Kiyoko Matsuhara 1949 Tane Matsui Bobby Minoru Matsumura Takuzo Matsumura 1976 Isano Matsuo 1990 Shime Matsuzaki 1989 George McClendon 1967 Yoshitaro Mihara 1955 Shime Miho 1972 Kita Minamoto 1999 Masae Miura 1948 Shikanoshin Miura 1954

Masao Miyamoto 1961 Bunsho Miyazaki 1948 Mae Itsuko Mizono 2003 Matsuvo Mizono 1985 Makoto Mizuki 1944 Chiyoko Mizutani 2019 Kiku Morino 1963 Take Moriyama 1980 Aichi Mukai 1989 Yoshio Mukai 1936 Louise Kirie Murata 2000 Hampei Nagatomo 1950 Kishino Nakagiri 1987 Shimayo Nakahigashi 1986 Yoshio Nakai 2005 Katsumi Nakamoto 1943 Bonnie Nakamura 1979 Haruve Nakamura 1996 James Masaaki Nakamura Saikichi Nakamura 1932 Kosei Nakashima 1969 Iwao Namekawa 1998 Kazuo Nii 1979 Masako Nii 1994 Kanjiro Nii 1963 Taka Nishimoto 1968 Frank Toyokichi Nishimura Fuki Nishimura Tetsuo Noda 1950 Moriaki Noguchi 1995 Yuriko Noma 1951 Fui Ogasawara 1989 Henry Ogawa 1997 Mari Ohura 1933 Howard Toshio Oka 1995 Kris Hideki Oka 2022 Kathleen Kazuko Okamoto Grace Omi 1984 Mitsue Ono 2020 Stanley Kazumi Ono 2018 Mitsuko Onoda 1940 Hachiro Oshida 1966 Kame Oshima 1996 Eiichi Ota 1973 Mary Sachiye Ota 2004 Tadahisa Otani 1976 Misaku Ouye 1918 Jitsutaro Ouye 1940 Kanemi Hayasaka Roth Matsuyo Sakita 1985 Rvoko Sakita 1947 Ito Sako 1916 Stanley Shouji Sakuda Masao Sakumoto 1990 Hidetsugu Sasaki 1996 Kunihiko Sato 1980 Tsutako Sato 2007 Yonekazu Satoda 2017 Fukuji Segi 1955

Kikuyo Sekino 2016 Yoshio Serizawa 1955 Mary Hatsue Shimamoto Miho Shimezo 1972 Asakichi Shimizu 1966 Ken Corby Shinomiya Seisuke Shiozaki 1982 Kameyo Sone 1988 Haruno Suenaga Kazuto Suenaga 1967 Kohachi Suenaga 1949 Michivo Sumivama 1936 Fusa Suvehiro 1946 Toshiko Suveyasu 2003 Masako Suzuki 2013 Hiroyuki Takeoka 1995 Dennis Hiroshi Takeuchi Irvin Shuichi Tamura Mitsuvo Tanabe Minotsuchi Tanaka Yukino Tashiro 1987 Mayumi Tekawa 1976 Jason Tetsuo Terusaki 1988 Jean Shieko Toda 2005 Zendo Toki 1966 Akira Tokugawa 2012 Oine Tokunaga 1958 Art Hiroo Tomita 2009 Ruth Reiko Toriumi 2015 Hiro Toya 1931 Kimiko Toyooka 2005 Torakichi Tsuchida 1967 Arleen Honda Tsuchiva Masamitsu Tsuda 1971 Masaji Tsujisaka 1974 Tome Tsunashima 1966 Hiroshi Tsuyumine 2022 Chuhei Udo Shizuyo Uyeda 1981 Sachiye Uyemoto 2018 Kiwa Uyeno 1988 John Toshiyuki Wakisaka Zentaro Washio 2021 Jun Watada 1953 Jean Yamada 2020 Helen Yaeko Yamaguchi Fujino Yamamoto 1972 James Yamamoto 2003 Kijyu Yamamoto 1972 Nanaye "Hope" Yamamoto Takeo Yamamoto 2016 Toru Henry Yamamoto Yoshihiro Yamawaki 2014 Hisae Yanase 1986 Chitose Yasumoto 2021 Michiko Mitzi Yorichi 2019 Shizuyo Yoshida 2002 Kane Yoshikawa 1942 Eiii Yoshimura 1973 Eizo Zaitsu 1912

Acknowledgements

for donations processed between October 16 and November 13, 2023. Thank you for your generous support of the BCSF.

DONATIONS

Anonymous Christina M. Magee Y. Mary Nakayama

MEMORIALS

Setsuko Handa IMO: Masao Sam Handa

Diana Tsoi & Paul Hamai IMO: Masao Sam Handa

Russell & Harumi Kishida IMO: Chivo Matsui

Gary Kuruma IMO: Rachel Kuruma Takumi Matsuba IMO: Keiko Matsuba Jerry & Eleanor Osumi IMO: Kahn Yamada Chihiro Otake IMO: Reiko Kobayashi Gary Yamada IMO: Kahn Yamada

BCSF PLEDGE MEMBERSHIPS

Janet E & Atlas H Arakawa Deborah (Leena) Lamm - New Brian McWilliams Carol Aiko Okay David & Camille Pating Sai Seigel & Cole Westbrook Lynn H. Taniguchi Michael S. Tong Yoko Sumida

EITAIKYO

Misaye Abiko IMO: Rev. Hiroshi Abiko

YAO SERVICE

Janet Low

LIGHT OF DHARMA

Elaine T. Yamamoto

Dennis & Susie Sato

OSEIBO 2023 year-end gift for staff

Sumie Hayashi



JANUARY SHOTSUKI HOYO

Charles "Chuck" McClendon IMO: Taneko McClendon

JUNE SHOTSUKI HOYO

Jane Hamada Shinseki IMO: Gale Hamada

SEPTEMBER SHOTSUKI HOYO

Steven Omori IMO: Tsuru Nagai

OCTOBER SHOTSUKI HOYO

Jane Hamada Shinseki IMO: Michele Hamada Patricia & Brynn Monteith IMO: Anthony Monteith Nobuko Naganuma IMO: Isoka Naganuma Steven Omori IMO: Shigeko Omori

NOVEMBER SHOTSUKI HOYO

Sylvia & William Corrigan IMO: Kazo Fukagai Sylvia & William Corrigan IMO: Peggy Fukagai Brenda H & Bert Ho IMO: Hiroko T. Okawachi Vickie & Dr. Michael Ina IMO: Carey Covey Jane Hamada Shinseki IMO: Casey Hamada Jane Hamada Shinseki IMO: Mary Hamada Janet Kashiwada IMO: Diane Nakano Janet Kashiwada IMO: Sogoro Nakano Lori Matoba IMO: Hank Matoba Kathleen M. Mayeda IMO: Teruko Kanba Hope Fumi McIrvin IMO: Yaeko Hanyu Steven Mihara IMO: Etsumi Mihara & Shizue Mihara Frank E. Morimoto IMO: Gunnosuke Morimoto Florence Murata IMO: Yukio Murata

Nobuko Naganuma IMO: Kazumi June Naganuma

Bobby Nakata IMO: Kuraji Nakata

Hiroshi V. Sakamoto IMO: Keiko Sakamoto

Dennis & Susie Sato IMO: Eiichi Sato

Stacey L. Shimamoto IMO: Tsutako Hosoda Marumi M. Suyeyasu IMO: Shizuo Sueyasu Kyoko Takenaka IMO: Yoshinori Takenaka Doris M. Tsuchitani IMO: Ryuji Tsuchitani

Richard Koichi Yamauchi IMO: Florence Masako Alling

DECEMBER SHOTSUKI HOYO

Jane Hamada Shinseki IMO: Yoneo Hamada

SAVE THE DATE ~ A Triple Event!

Sunday, January 21, 2024
"Past, Present & Future"

Hoonko (Shinran Shonin Memorial Service)

and —



BCSF 125th Anniversary Commemoration

New Year Bento and Party in the Gym

Guest Speaker BCA Bishop Rev. Marvin Harada

BCSF Resident Minister Rev. Melissa Opel

New Year Bento for

Sunday, January 21, 2024 Pre-order Dec 27 - Jan 7

Created for BCSF by Mrs. Suruki and Suruki Supermarket. Join us in the gym for a New Year party following the HoOnko and BCSF 125th Anniversary service.

As a Thank You to BCSF members for your membership donations, we are pleased to offer One Complimentary Bento per BCSF member.

Complimentary delivery to home-bound sangha members.
Pick-up available at BCSF garage.

Pre-Order Bento from Dec. 27 to Jan. 7

Email BCSFBento@gmail.com or Phone the office 415-776-3158

Bento 1 (\$27) The BCSF Special

- New Year's Ebi/shrimp
- Nishime/simmered vegetables
- Salmon with mayo
- Saba/mackerel
- Korean beef
- Kabocha/pumpkin
- Kimpira/slivered burdock
- Chikuwa/fishcake and bell pepper
- Inari/sushi rice in tofu pouch
- Futomaki/sushi rice in seaweed roll
- White rice
- Takuan/pickled radish
- One piece of melon and one piece of orange

Bento 2 (\$13) No Fish/ Dashi

- Two pieces of Chicken yakitori
- Green salad with miso dressing
- Tamagoyaki/omelet
- Kimpira/slivered burdock
- Wakame/seaweed salad
- White rice
- Takuan/pickled radish

Bento 3 (\$13) No Meat

- Nishime/simmered vegetables
- Green salad with miso dressing
- Kimpira/slivered burdock
- Kabocha/pumpkin
- Edamame/soybeans
- Vegetarian gyoza
- Inari/sushi rice in tofu pouch
- White rice
- Takuan/pickled radish

BCSF Board Highlights

Highlights of Nov. 12 Membership Meeting

Re: Major Spending Proposals for Technology Modernization

Will Che and Michael Otani presented proposals totaling \$94,168 plus \$4,446 in annual recurring costs. Will and Mike are technology professionals volunteering their skills to advise BCSF on this important undertaking. They are not affiliated with the vendors under consideration.

Projects

- 1. \$ 20,332: Install permanent internet cables throughout the building. Vendor: Spaghetti Cabling.
- 2. \$34,300 plus \$2,560 annual recurring fee: Video surveillance replace 14 existing security cameras with high-resolution cameras that will record events based on motion. Vendor: AVS.
- 3. \$22,336 plus \$1,386 annual recurring fee: Access control replace existing door opening system and sensors with Open Path that allows remote lock/unlock, mobile phone key, notification when doors are open. Vendor: AVS.
- 4. \$15,000: Strengthen doors to Garage and Austin entrance to prevent and discourage break-ins. Vendors: tbd.
- 5. \$2,200 plus \$500 annually: Replace two computers in the office that are too old to be updated. Vendor: Costco.

Two other improvements for the future: Hondo Sound System; Hondo Web Conference System.

Questions from members:

- * power outage: battery will sustain for 15-20 min. to allow people to exit. Residents of the building will have a physical key to access their apartments.
- * camera vandalism: can't prevent damage but cameras are strategically placed.
- * cabling will be installed so as to not expose asbestos in the building.

Next step: The BCSF Board will vote on the bids at the November 19 board meeting. The proposals were previously discussed at the Oct. 15 board meeting and the Nov. 12 membership meeting. All meetings are open to sangha members

Highlights for the Nov. 19 Board of Directors meeting

will be published in the Dec. Light of Dharma. Delay is due to the earlier mail date required for the Thanksgiving holiday.

Calling all BCSF leaders:

BWA, Choir, Dharma School, Girl Scouts, Jiten Daiko, Pack 29, Troop 29, Soko Gakuen, YAO, Ministerial Team, BCSF Board

* Next PROGRAM BOARD monthly meeting is Tues., Dec. 12. *

Highlights from October 10, 2023

Attended by BWA, Dharma School, Girl Scouts, Jiten Daiko, Pack 29, Troop 29, Soko Gakuen, Rev. Opel, Board

Bulletin Board in Social Hall: Every group has a spot. Please update frequently.

Query: Goals, Challenges, Resources Needed fo 2023-24 programs. Responses from Jiten Daiko, Troop and Pack 29, Girl Scouts, Dharma School, Soko Gakuen, BWA.

Back-to-School meeting on Oct. 1: Five of eight youth groups, 2 adult groups were represented. Approx. 40 people attended. 2023-24 calendar of services was distributed.

Highlights from Nov. 14, 2023

Attended by Choir, Girl Scouts, Jiten Daiko, Jr. YBA, Pack 29, Troop 29, Soko Gakuen, YAO, Board

LiveScan background checks: are required for adult volunteers of youth groups. Contact AB506 Compliance Coordinator Tara Mochizuki at bcsf.compliance@gmail.com

Annual Reports from program groups will be required for the February 18, 2024 General Membership Meeting. Office Manager Sheryl Serafino will announce deadlines for your reports.

Query: Goals, Challenges, Resources Needed for 2023-24 programs. Choir gave their responses.

Saturday, Dec. 2: Troop 29 will organize a Dumpster and Recycling day for all groups to dispose of unwanted items.

Sunday, Jan. 21, 2024: Hoonko - BCSF 125th Anniversary - New Year Party

Dear BCSF Members:

Annual BCSF Membership is changing from a set-amount of dues schedule to a Pledge system that allows you to choose the amount to donate for BCSF Membership.

If you have questions about the new Annual Membership Pledge, please contact the BCSF Office. We will be happy to assist you. With gratitude for your support of our temple, BCSF Board of Directors

BUDDHIST CHURCH OF SAN FRANCISCO

2023-2024 ANNUAL MEMBERSHIP PLEDGE

Information is for internal BCSF use. Exception: we may share your mailing address with BCA for national newsletter & mailings.

What is a Membership Pledge?

It is a commitment to be a Member of the BCSF. Your Pledge amount is open-ended for you to choose the donation amount that best fits your circumstances. Your Pledge is payable in one or more payments over 12 months. Your Pledge amount remains confidential.

How much is a Membership Pledge?

Main Contact

Cardholder signature

A Pledge of \$200 or more gives you membership in both BCSF and the national Buddhist Churches of America (BCA). BCSF forwards an annual per-member assessment to BCA (in 2023, \$177.21 per member). The remaining portion of your Pledge is used for the stewardship of BCSF operations and programs.

Membership Pledge Guidelines - suggested amountsPlease know that BCSF very much appreciates your Dana (gift),

Please know that BCSF very much appreciates your Dana (gift), no matter the amount. As a guideline to determine your personal Membership Pledge amount, we suggest 1% of family gross income as a starting point.

Family Income	Annual 1% Dana Pledge	Semi- Annually
\$ 20,000	\$ 200	\$ 100
\$ 60,000	\$ 600	\$ 300
\$ 100,000	\$ 1,000	\$ 500

BUDDHIST CHURCH OF SAN FRANCISCO 1881 Pine Street San Francisco, CA 94109 415-776-3158

bcsfoffice@gmail.com

Rev. 10/2023

Benefits of BCSF Membership

- * Flexible membership year. Your 12-month pledge period starts when you submit this pledge form.
- * Monthly BCSF Light of Dharma newsletter.
- * One vote per member (two votes for Couples) at membership meetings and Board of Directors elections.
- * Complimentary Bento (one for single, two for couples) at the New Year Luncheon on Jan. 21, 2024.
- * Annual Pledge of \$200 or more gives the donor an automatic membership with the national Buddhist Churches of America and a subscription to the Wheel of Dharma newsletter.

Spouse/Partner (if desired to be a member)

First Name Middle Name Last Name	First Name Middle Name Last Name	
Mailing Address:	Mailing Address: (If different)	
City: State: Zip:	City: State: Zip:	
Preferred Phone Number: E-Mail:	Preferred Phone Number: E-Mail:	
My Membership Pledge for 20 I/we wish to contribute \$ as my/our Annual Members Payment Frequency (circle one): One time Semi-annually	monthly newsletter "Light of Dharma"?	
If paying by check, please make payable to BCSF. Mail to BCSF, 188 If paying with credit card: I am the owner of this credit card and austated on this form.	31 Pine St, San Francisco CA 94109. uthorize the Buddhist Church of San Francisco to charge my account as	
Cardholder name:	Billing Address:	
Credit Card No	Exp date/	

Date:

FEDERAL GIFT TAX ANNUAL EXCLUSION – how gifts made now can minimize estate taxes after you pass

By Gary Kitahata

The federal estate tax is disparagingly called the death tax by its critics. But very few estates ever actually pay this tax. In 2023, you are exempt from federal estate tax if your estate is \$12.92 million or less (\$25.84 million total for a married couple). The federal limits are inflationadjusted each year and will automatically roll back significantly to pre-2018 levels at the end of 2025. Congress could theoretically reduce this number even more – the individual exemption was only \$2 million in 2007. In addition, each state has different estate tax provisions. But this article is about the federal gift tax annual exclusion and how it relates to your eventual estate tax.

Your estate plan allocates your assets to beneficiaries at the time of your death. But you don't have to wait for your demise to start allocating assets. **IF** you are fortunate enough to have the means, giving today both benefits your loved ones right away and can reduce your taxable estate so that it falls below whatever the estate taxable limit is in the future.

How much you give annually, however, is something important to consider.

Federal law sets an annual limit each year for how much you can gift to any person or institution (such as your church or other favorite charity) without having to report it as a taxable gift. For 2023, that limit is a total of \$17,000 in gifts (\$34,000 for total gifts coming from a married couple) to any one recipient. The limit is based on each recipient and there is no limit to the number of recipients. For gifts up to and including the limit, a recipient does not have to report this as taxable income. You can give more than the limit to a recipient in any year, but it must then be reported on IRS Form 709 and will be subtracted from your total lifetime limit.

Your gifts to individuals are not tax-exempt for your federal tax returns. Your gifts to tax-exempt organizations (like churches) can be tax-exempt to you as the donor only if the total amount exceeds your standard deduction. In 2023, the standard deduction for an individual is \$13,850; for a married couple it is \$27,700. For an individual 65 or older, this deduction increases by \$1,550 (\$3,100 for a married couple). These numbers will be higher in 2024.



So, the tax benefit of making regular gifts up to the federal gift limit is that it can reduce your assets for your estate to remain below the amount that triggers the federal estate tax at the time of your death. On the other hand, if your total estate is already at or projected to eventually exceed the overall limit, giving annually (and being mindful of the annual limits) will serve to reduce your total estate size, thus reducing any estate tax that is triggered.

In summary, until the end of 2023, you can make an unlimited number of gifts to individuals or organizations, tax-exempt or not, and it will not affect your eventual federal estate tax limit as long as your gifts do not exceed \$17,000 per recipient (\$34,000 total for a married couple filing a joint return). In calendar year 2024, this limit goes up to \$18,000 per recipient (\$36,000 total for a married couple filing jointly).

Assuming you can afford to make these gifts now instead of as bequests from your will after you have passed, the recipients can enjoy the gifts now and not have to wait for the many years that hopefully will pass before you do, and you can reduce the potential impact of the federal estate tax on your future estate.

Consult with your own accountant or financial advisor if you want to know more about the federal gift tax annual exclusion and the federal estate tax in general, because tax rules constantly change and can be difficult to understand. This discussion assumes that you are in the financial position to make sizable gifts now without compromising your overall financial situation, now and in the future.

Gary Kitahata is a BCSF member who enjoys managing his retirement portfolio. He has no formal training in personal finance and firmly cautions readers to check with their own professional advisors to determine the best course of action for their situation. Send questions for future topics or comments about this article to the BCSF office.

BOOK REVIEW by Edythe Vassall

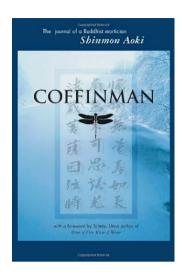
Coffinman: The Journal of a Buddhist Mortician by Shinmon Aoki

After failing at business, the author gets a job as an undertaker, preparing bodies for burial. His wife, relatives, and friends disapprove of his livelihood and scorn him. In spite of rejection, he develops an affinity for this kind of work. Sound familiar? This book was the basis for the movie *Departures* (winner, Academy Award for Best Foreign Language Film, 2009).

As a Shin Buddhist, Mr. Aoki sees life in death, manifested in the luminous faces of the dying; it is the Inconceivable Light of Amida Buddha. "This Inconceivable Light is immeasurable, reaching everywhere without limit.... If we think of it as a light that comes to us from eternity, then it's constantly near us, constantly shining upon us."

In the third of three chapters, Aoki mainly focuses on Shinran Shonin and his writings. Finally, the "notes" section at the end of the book contains a lot of interesting information.

The Coffinman book and the Departures DVD are available at your local independent bookstore and online.



Edythe Vassall is happy to share the Buddhist book reviews she writes for the Honpa Hongwanji Hilo Betsuin newsletter. Edythe is a familiar face to many in the SF Bay Area from her former role at the Center for Buddhist Education and member of the Berkeley Buddhist Temple. She retired in 2018, moved to Hilo, Hawai'i, and is now a member of HHHB and a Betsuin library volunteer. Aloha!

Oseibo 2023

November 1, 2023 Dear Temple Members and Friends,

As 2023 comes to an end, we reflect with grateful appreciation for the hard work of our ministerial staff, the temple videographer, and the office and facility staff:

Rev. Melissa Opel, Resident Minister Minister's Assistants: Jack Dairiki,

Rev. Elaine Donlin, Rev. Keisuke Lee-Miyaki,

Rev. David Pating & Camille Pating Mindful Meditation: Leo Joslin Videographer: Kevin Yoza Office Manager: Sheryl Serafino Custodian: Francisco Estrada

Thanks to this team, BCSF provides weekly services inperson and via zoom, and offers support to the sangha for memorials and at other times of need. In addition the temple's reach extends to youth, adults, and the larger community through special interest activities based on our Jodo Shinshu foundation. It is customary to present a year-end monetary donation (Oseibo) collected from the members as a token of our appreciation. All funds collected go directly to the staff and team.

If you would like to participate in this tradition, please send your donation to the church by January 21, 2024, the day of our Hoonko service and New Year's lunch and program. Please write a separate check to "BCSF" with "Oseibo" on the memo line.

With Gratitude and In Gassho, BCSF Board of Directors



YOUTH RISING - Jr. YBA

By Elle A., Publicity Chair

November was full of fun activities and busy schedules. We started with a bang by bringing back the Pancake Breakfast fundraiser on November 5. The BCSF kitchen bustled with Jr. Y. members and parent volunteers making batter, pancakes, eggs, & sausages. It smelled like maple and coffee throughout the morning till afternoon.

We were shocked by the amount of people in line (over 230 people!) coming through the doors but were prepared as we served everyone their meal. The eggs were the most popular and were the first to run out. Our cochairs Mika, Yume and Kaia shared announcements throughout the day. We raffled off gift cards, Warriors tickets and gift bags, and more!

Our head advisor Emily Land said, "Even though at one point it felt a bit overwhelming with the number of people waiting to get in, it all worked out great, the flow was perfect, the wait was not too long, and we never ran out of food."

Thanks to everyone who came to supported our first Pancake Breakfast in 3 years!

Save the date for next year: Sunday, November 3, 2024.

We had our Central Cal Conference on November 11 in Fresno and met with other chapters of Jr. YBA. The theme was "Life is BIIG" from the movie Big Hero Six. We did fun activities like workshops, discussions, cooking, and making nenju. We met new people and shared memories at the social while watching the slideshow and talent show.









Jr. YBA at the Fresno Conference



Yume, Emi, Elle, and Mika

The BCSF BWA Boutique started in 1992 by Kay Maeyama with the goal of fund-raising for BCSF by selling handmade items. In the spirit of "mottanai," Harumi Kishida along with cochairs Yasuko Fukuda, Yuri Ito, Miyako Kazama and Diane Nakano continued the boutique, adding white elephant items donated from our Sangha.

For over 30 years, many members and families contributed handmade quilts, aprons, chef hats, potholders, knitted caps, scarves, unique artwork and many household items "too good to discard."

Sadly, the number of our handicraft contributors has gotten smaller, but our willingness to continue to serve the Sangha has not. While we hope we connect to new craftspeople, we also recognize the pressing need to be Green in the world today.

During his time at BCSF, Rev. Ronald Kobata encouraged green thinking and awareness. He spearheaded installation of solar panels, decreased the use of plastic water bottles and single-use eating utensils at Sangha activities. Our use of ceramic tea cups rather than paper continues today.

We launched our EcoSangha idea, "It Takes a Sangha to Go Green," at the Jr YBA pancake breakfast with two samples of laundry sheets that eliminate toxic chemicals and plastic containers. Thank you to the interested people who stopped by to try them!

We will showcase other green ideas and products at future Boutiques. Please help us Go Green! Submit your ideas by mail or email to: bcsfecosangha@gmail.com, attention "Green In-Box" to be shared in the Light of Dharma. Gassho.

Linda Ono





Green In-Box idea

Do-it-yourself Fruit Fly Trap

Fruit flies can be bad for your health. They can transfer germs from a dirty surface onto a clean one. Some of the bacteria they may carry include salmonella, E. Coli, and listeria. These germs cause food poisoning.

Fruit flies are most common in the late summer and early fall. An adult female can lay up to 2,000 eggs on the surface of anything moist. Within 30 hours, tiny maggots hatch, within 2 days, they mate too. They live 8-15 days. Info from WebMD K. Zelman, RD, LD, MPH Sep 9, 2023.

Items needed:

A see-through container such as a plastic bottle

1-teaspoon of honey, $\frac{1}{2}$ teaspoon of vinegar, 2-3 drops of dish soap

To make the "trap" cut the top off a plastic bottle so that it can fit inside the bottom of the bottle, both should be about 2-1/2 inches.

Mix the "inviting" ingredients in the bottom of the bottle. Place on kitchen countertop or wherever fruit flies gather in your house. Add more honey as needed.

You may be surprised at the number of flies that take the bait!

Gassho, Kristee Ono



Published monthly by the Buddhist Church of San Francisco

WELCOME!

The Buddhist Church of San Francisco welcomes all those who wish to learn about the boundless wisdom and compassion that is Amida Buddha without regard to race, religion, sex, national origin, age, sexual orientation, or gender identity/expression.

Photos and Credits:

Page 1, Mural designed and sewn by Nanayo Silver
Page 5, Photo courtesy of Leena Lamm
Page 10, Photos courtesy of Elle A. and Sheryl Serafino

Corrections from November Issue:

Pg 4 Correct name is Kiyoko Yamasaki

Resident Minister Rev. Melissa Opel 2023 BCSF Board of Directors

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Rev. David Pating (Kyoshi)
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Jack Dairiki (Honorary)
Camille Pating

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Buddhist Church of San Francisco Mission Statement

The purpose of the Buddhist Church of San Francisco (BCSF) is to maintain a temple and to establish a Buddhist community of the Jodo Shinshu faith in San Francisco, CA. Building on our profound legacy as a Jodo Shinshu spiritual center, we strive to awaken within us the compassion and wisdom of the Buddha Dharma. BCSF endeavors to share the teaching of the Buddha with all those who seek the knowledge and the truth of the Buddha Dharma, to promote our Sangha (community); and to provide for the general welfare and services to guide the activities which strengthen our faith in the Buddha and advance our learning in the Dharma.

Light of Dharma Committee BCSF Office Manager

Sheryl Serafino In Office: T,W,F Remote: M,Th

The views expressed in this newsletter reflect the opinions of contributors and not necessarily of the Buddhist Church of San Francisco.

We apologize for any errors or omissions. Please notify us of any corrections.

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Rev. Melissa Opel, Rev. Elaine

Miyaki, Arlene Kimata, Susan

Donlin, Rev. Keisuke Lee-

Sakuma, BJ Soriano

Thank You "Light of Dharma" readers who sent subscription donations!

If you are a BCSF member, THANK YOU for your membership which covers the cost of printing and mailing the monthly newsletter. If you are not a BCSF member, please consider a voluntary donation for a 1-year subscription.
Suggested donation of \$15 for Non-Members to receive 1 year of printed/mailed Light of Dharma newslettersSend me the newsletter by email. My email: I do not need the mailed newsletter. Remove me from the mail list.

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December & January Dates

All Sunday services are in person and Livestream/Zoom. Check BCSF's YouTube channel for Sunday Service postings.

Friday December 1: 7pm Bodhi Eve service, preceded by 5:30pm. Pot luck in the Social Hall

Sun Dec. 3: 10am Bodhi Day Service

Sun Dec. 10: 10am Shotsuki Hoyo Monthly Memorial Service

Sun Dec. 10: 1pm Japanese Language Service

Sun Dec. 17: 10am Sangha Service

Sun Dec. 24: NO SERVICE

Sun Dec. 31: 7pm Joya-e/New Year's Eve Service

Mon Jan. 1: 10am New Year's Day Service

Sun Jan. 7: 10am Sangha Service

Sun Jan. 14: 10am Shotsuki Hoyo Monthly Memorial Service

- 0 0 0

Sun Jan 14: 1pm Japanese Language Service

Sun Jan. 21: 10am Sangha Service **Sun Jan. 28:** 10am Sangha Service

Tues Dec. 12: 7pm Program Group monthly meeting for BCSF leaders: BWA. Choir, Dharma School, Girl Scouts, Jiten Daiko, Jr. YBA, Pack 29, Troop 29, Soko Gakuen, YAO, Ministerial team, BCSF Board. Join In Person in Social Hall or via Zoom.

BCSF Board of Directors

Sun Dec. 17: 1pm Regular board meeting

Mindful Meditation meets every Wednesday, 6:30pm (Zoom)

Dec. 6, 13, 20, 27



The next BCSF
Japanese language
service is Sunday,
December 10 at 1pm
& January 14 at 1pm
led by

Rev. Keisuke Lee-Miyaki

Sunday, January 21, 2024
"Past, Present & Future"

Hoonko (Shinran Shonin Memorial Service)

BCSF 125th Anniversary Commemoration

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New Year Bento and Party in the gym

Bento

Pre-Order Bento from

Dec. 27 to Jan. 7