# Light of Dharma 仏法の光 Published monthly by the Buddhist Church of San Francisco

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New Year's Greeting

Happy New Year, everyone! At the beginning of this New Year, I would like to extend my best regards to you all.

Over the last year, innumerable people worldwide have been affected by natural disasters, such as earthquakes, floods, and forest fires. I was particularly shocked by the wild fires that devastated the island of Maui in the state of Hawaii. This disaster completely destroyed the temple hall of

Lahaina Hongwanji Mission and one temple member was reported to have lost his life. I would like to offer my deepest condolences to all who have perished in those calamities. I would also like to express my sympathies to those who are still coping with the dire situations. It is my sincere hope that all who have been affected will soon be able to return to a normal daily life.

The Russian invasion of Ukraine that began in February 2022 is still continuing. Not only that, conflict between Israel and Palestine has once again flared up from October 2023, embroiling nations concerned with victimizing a large number of people many of whom are civilians. Looking at the appalling state of the world, the following words of Sakyamuni Buddha come to mind. "Everyone fears violence and is scared of death. In consideration of all life, do not kill and do not make others kill."

Every one of us who has received life as a human being, no matter the reason, must be ensured equally of human rights, and no one's life should be threatened. In reality, however, conflicts and terrorist attacks have occurred everywhere in the world and for many people, their right to live and exist has been threatened. As Buddhists who aspire for peace, we must keep Sakyamuni Buddha's words seriously in our hearts and pursue our endeavor of contributing toward world peace and security.

During the last year, we observed the Joint Celebration of the 850th Anniversary of Shinran Shonin's Birth and the 800th Anniversary of the Establishment of the Jodo Shinshu Teaching at Hongwanji, Kyoto for a total of 30 days, divided into 5 sessions during the period from March 29 to May 21. On this occasion, I would like to express my heartfelt gratitude to those who came to Japan to attend, as well as those who supported it in various ways. This celebratory event could be realized only because our predecessors have cherished the Jodo Shinshu teaching as their spiritual foundation for many years no matter when or where they were, and carefully transmitted it to us

today.

Let us, too, continue listening to the teaching as the center of our life while cherishing each day.

January 1, 2024

**OHTANI** Kojun Monshu Jodo Shinshu Hongwanji-ha

#### 年頭の辞 も等しく人権が保障され、命が脅かされるようなことがあっ てはなりません。しかし、現実には世界各地で紛争やテロが 新しい年のはじめにあたり、ご挨拶申し上げます。 勃発し、生存の権利が脅かされている人々が数多くおら れ 昨年も世界各地で地震・洪水・山火事など様々な災害が ます。平和主義を掲げる仏教徒である私たちは、お釈迦様 のお言葉を深く心 に刻み、国際社会の平和と安全に大きく 貢献することが求められています。 さて、昨年は本願寺において3月29日より5月21日までの 5期30日間にわたり、「親鸞聖人御誕生850年立教開宗800 年慶讃法要」をお勤めいたしました。ご 参拝くださいました 皆さま、お力添えを賜りました皆さまに心より感謝申し上 げ ます。私たちが立教開宗800年の慶讃法要をお勤めできま したことは、時代 や場所を超えて多くの先人の方々が、浄土 真宗のみ教えを生きる支えとして、今日まで大切に受け継 いでこられたからに他なりません。

これからもみ教えを聞き、それを支えとして、一日一日を 大切に過ごしてま いりましょう。

2024年1月1日

浄土真宗本願寺派 門主 大谷光淳

起こり、多くの方が 被災されました。特にハワイ・マウイ島に おける山火事ではラハイナ本願寺の 本堂が全焼し、メンバ ーの方々の被害も報告されています。ここに災害によってお 亡くなりになられたすべての方々に謹んで哀悼の意を表し ますとともに、被災された皆さまに心よりお見舞い申し上げ ます。皆さまが一日も早く、日常の生活を取り戻されますこ とを願っております。

また、2022年2月に始まったロシア連邦によるウクライナ 侵攻はいまだに続いており、2023年10月以来、イスラエル とパレスチナの武力衝突では関係国を 巻き込んで、民間人 を含む多くの犠牲者が出ています。私がいま思い起こしま すのは、「すべての者は暴力におびえ、すべての者は死をお それる。己が身に ひきくらべて、殺してはならぬ。殺さしめて はならぬ。」(『ダンマパダ』第129偈)というお釈迦様のお言 葉です。

この世に生を受けた私たちは、いかなる理由があろうと



### Goshōki Hōonkō and BCSF 125th Anniversary

On January 21, 2024, we will join together as a Sangha and community to observe and celebrate the Goshōki Hōonkō (Hōonkō) Service and the 125th Anniversary of the founding of the Buddhist Church of San Francisco.

According to the *Traditions of Jodo Shinshu Hongwanji-Ha*, Goshōki Hōonkō is the "gathering to express our indebtedness and gratitude, in memory of Shinran Shonin, and is an occasion to express our gratitude to Amida Buddha for having awakened us to life's supreme meaning."

> Sunday, January 21, 2024 Hōonkō (Shinran Shonin Memorial Service) BCSF 125th Anniversary Commemoration and New Year Bento and Party in the Gym with Jiten Daiko

New Year Bento Sunday, January 21, 2024

Created for BCSF by Mrs. Suruki and Suruki Supermarket. Join us in the gym for a New Year party following the Hōonkō 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 until Jan. 7** Email BCSFBento@gmail.com or Phone the office 415-776-3158 Hōonkō in Japan is observed over a week-long period and is one of our principal holidays, marked by special rituals and chanting that are often conducted only during this time. By reflecting on Shinran Shonin's path and his deep relationship to the Nembutsu and embrace of Amida Buddha, we, too, may deepen our understanding of the teachings and respond in gratitude for the wisdom and compassion that encompasses all, no matter our condition.

Also on January 21, and in continuation of our gratitude for living a Nembutsu life, BCSF will celebrate our 125th Anniversary. Bishop Harada from the Buddhist Churches of America will deliver the dharma talk and other special guests will be in attendance. Following the service will be the annual New Year's party downstairs in the gym where we can further celebrate our founding and enjoy each other's company together as a Sangha. Don't forget to pre-order your bento if you have not done so!







Guest Speaker, Gue Jeff Matsuoka BC "The Past" Mar

Guest Speaker BCA Bishop Marvin Harada "The Present"

BCSF Resident Minister Rev. Melissa Opel "The Future"

Pre-order until Jan 7

## Bento 1 (\$27) The BCSF Special

- New Year's Ebi/Shrimp
- · Salmon, Korean Beef, Saba/mackerel
- Nishime/simmered vegetables
- · Inari/sushi in tofu pouch, Futomaki roll
- · Assortment of Vegetables and Sides, Rice

## Bento 2 (\$13) No Fish or Dashi

- · Chicken Yakitori 2 pieces
- · Assortment of Vegetables and Sides, Rice

## Bento 3 (\$13) No Meat

- · Nishime/simmered vegetables
- · Inari/sushi rice in tofu pouch
- Vegetarian Gyoza
- · Assortment of Vegetables and Sides, Rice



Message from Rev. Melissa Opel

BCSF Resident Minister

### Finding the Nembutsu on Netflix

The following is an edited dharma talk for the Light of Dharma

My wife, Becca, and I love stand up comedy. We've traveled to shows and often watch them on Netflix. As we were enjoying Mae Martin's (they/them) special, Sap, they ended up using a Buddhist parable to illustrate the need for finding the good in life. The parable is that of the tiger and the strawberry:

One day a monk was walking in the woods when he came upon a tiger who tried to attack him. He ran, but with each stride, the monk quickly became more tired and hopeless. The monk knew it was inevitable that the tiger would catch him if he didn't find a way to shake it. Up ahead, he saw a cliff and decided his only hope was to risk jumping off the ledge. He leaped then saw he was jumping directly down to yet another tiger. Thinking quickly, he reached out and grasped a thick, sturdy vine, which thankfully held his weight and stopped his fall. For a brief moment, he breathed a sigh of relief but it was short-lived. The tiger below paced and swiped its claws, while the tiger above growled and showed sharp fangs in its sneering mouth. The monk planned to wait it out in hopes the tigers would become bored and leave. Just as he thought himself safe and maybe even a bit clever, two mice popped out from a crevice. They nibbled at the vine, quickly making it unsteady. The monk looked desperately to find a new escape and saw none. Instead, he saw a single strawberry. He reached his hand, strained a bit to grasp it, and tenderly plucked the fruit and placed it in his mouth -- it was the sweetest and most perfect strawberry he ever had tasted.

Like any good Buddhist parable, there are many ways to interpret this story. In Mae Martin's comedy routine, they describe the beasts like a darkness in this world and that when we are surrounded by darkness, we need to find these delicious moments and savor them.

More directly relevant to us, however, is to label the beasts and the mice as sufferings. There are times when suffering comes at us from every angle. We will lose loved ones, who are like the strawberry to us, and we must come to terms with our own life ending. The reminder of death is often with us, even if it just lurking from above or below. We are also confronted by sufferings such as societal issues or personal sufferings like losing a job, financial woes and broken relationships. We may carry the burden of these sufferings since their impact on us is linked to our own causes and conditions.

If we only focus on the difficulties of life, we miss out on the truly beautiful moments— the strawberry moments. When I think of strawberry moments for myself, I think of things like the ocean waves crashing, fireworks, stars on a clear night, and the smell of peanuts and fresh-cut grass at a baseball game. These are moments where the wonder of the human experience transcends the sufferings we encounter.

These are all expressions of the dharma in our life. We simply need to remind ourselves that we are hearing and seeing the dharma when we encounter it -- the interconnectedness of life, the truth of reality and the calling voice of Amida Buddha. The Buddha-Dharma is the sweetness and juice of the strawberry -- it is what quenches us in moments of despair and pain. When we become dharma-focused, we find expressions of the dharma everywhere.

As humans, we get bogged down in life because it is difficult. We are all filled with obstacles that cause us to feel unsatisfied, sad or angry. There is no need to feel bad about these moments or to have guilt. Instead, we should remind ourselves that these feelings are a part of life and we can change our outlook by remembering how very precious life is — and that even these difficulties are worth encountering so we can hear and live the dharma and utter Namo Amida Butsu in deep and entrusting gratitude.

Namo Amida Butsu.

# Sympathy

The Buddhist Church of San Francisco offers condolences to the family and friends of the late Donna Hitomi Kamita November 27, 2023

# Light of Dharma



by Rev. Keisuke Lee-Miyaki BCSF Ministers Assistant

2023(令和5)年 年末のご挨拶

謹啓 慈光照護のもと、皆様にお かれましては念仏相続のことと祈 念いたします。早いもので2023( 令和5)年が終わろうとしています が、今年1年を振り返ってみた時、

何が思い浮かぶでしょうか。

今年1年の締めくくりとして、「転じる」という仏教において重要なものの見方をご紹介いたします。私たちの人生における「転」がり方がとても不安定で右往左往するのに対し、仏教の「転」は時代を超え、場所を問わずかならず私たちを運び支えるものとして、「法輪」という言葉で表現されます。

またこの「転」は「柔軟な心」という意味合いでもよく語 られます。ボールを地面に向けて投げた時、空気が抜け ていたり、中に水がいっぱい入っていたりしたら、そのま ま地面にぶつかり破れて動かなくなってしまうでしょう。 適度な空気が入っていることにより、ボールは跳ね返る のです。つまりこの場合の「転」とは、ままならない経験が あった時、何とかがんばって困難を克服するのではなく、 むしろその困難とともに、しなやかに生きていく力のこと なのです。この柔軟心は、周りの顔色を常にうかがって、 自分の感情を押し殺しながら生きていくのとは違います。 自分自身を保ったまま跳ね回り、流れ移ろい、余計なも のを取り除きながら歩んで いくような躍動感のあふれる 生き方です。

浄土真宗の開祖親鸞聖人が生きた時代も激動の世 の中でした。西暦1172年に生まれた聖人は、8歳の頃、 源氏・平氏による争乱期の最中に発生した養和の飢饉 を経験し、翌年得度をしています。さらには、その後満89 歳で往生するまで、度重なる朝廷と武家政権の戦乱と飢 饉を耐え忍びました。その間、比叡山の堂僧としての修 行生活に対する挫折し、その後法然に救われるも朝廷か らの弾圧、門下の処刑を目の当たりにし、本人も流罪に 遭います。晩年まで故郷の京都に戻ることは許されませ んでした。

当時は現代の私たちより死が隣り合わせの状況も多 く、市井の人々は厭世の気持ちが強かったことでしょう。 そのような中でも聖人は、「生死出づる道」を仏教に求め 続けました。何度も挫折を繰り返しながら、その度に師や 伴侶と語らい、自らの衆生としての限界性を認めつつも、 阿弥陀仏の慈悲に支えられてきたのです。聖人の挫折と その後の生き方を顧みると、柔軟な心で自らが変わって いくことを恐れない力強さを感じます。

「転」という仏教の教えはいかがでしたでしょうか。しん どい時に、ふ と思い出して、周りの助けを借りながら、しなやかにそし

て柔軟な気持ち でお過ごしください。2024年まであともう少しですね。ま

たお会いで

きる日を楽しみにしております。

# Volunteers Needed for Winter Shelter Meal Prep & Serving:

Please join BCSF friends for our annual participatiom in the SFIC Winter Shelter Meal Program, feeding heary hot meals to our neighbors without homes.



3 Shifts Available: Sun. 2/18 (11:30 - 2:30 pm) meal prep at BCSF

Mon. 2/19 (5:30- 7:30 pm) serving\*

Tues. 2/27 (5:50- 7:30 pm) serving\*

\*We'll be serving at the First Unitarian Universalist Church at 1187 Franklin near Geary

Please email Rev. Elaine Donlin at edonlin1@yahoo.com if you can volunteer for a shift.



Bodhi Eve, December 1 From L: Rev. Donlin, Rev. Opel, & musicians Dii Lewis and Tony Hale

January Shotsuki Hoyo Memorial Service - Sunday, January 14 at 10 a.m.

Join us In Person or call the BCSF office for the Zoom link.

BCSF has made changes to the way we generate our Shotsuki Hoyo list. If your loved ones name is missing, please contact the office. More information to follow. Gassho, Rev. Opel

Sanave Akashi Chizuko Arikawa Minoru Arikawa Randall Keiichi Arimoto Seiso Arita Masako Jane Asaoka Hau Dairiki Betty Suyeko Fujimoto Mildred Fujimoto Yoko Fukami Bob Keiji Fukunaga Yoshitomi Fukushima Kazuko Hamada Yukiko Alice Hamai Koyuki Hedani Ayano Higashi Misao Hirai Rikimatsu Hirata Michiko Hom Juro Hosoda Jane Kaoru Ide Shigeru Imazumi Jinjiro Inouye Robert Yushi Inouye Kumezo Ishisaki Kazuko Iwasaki Akira Kakiuchi Kiyo Kakiuchi Kikuichi Kami

Satoru Kidosaki Katsue Kodama Hiroshi Kohagura Kusujiro Kojimoto Roy Shigeo Kunitake Atsushi Kurotori Hiromichi Kuwamoto Jun Maeyama Kay Kaoru Maeyama Fred Marubayashi Masuichi Masada Edward Fumio Masuoka Noboru Masuoka Sandi Yoko (Ono) Matoba Taneko Oishi McClendon John Shigeru Mizono Shichirouemon Mizuiri Kazumi Kay Mori Rosemary Shigeko Mori Tom Satoshi Mori Eiko Moriguchi Kiku Murakami Kevin Tokiichiro Murase Eijiro Nagai Iwaichi Naganuma Helen Hatsuko Naito Paul Shizuya Naito Rev. Shozen Naito Jinsaburo Nakabe

Seiichi Nakai Yukino Nakamura Seiji Nakata Henry Fujio Nanjo Motoko Nanjo Mary Utako Narahara Minoru Narahara Junichi Nimura Beatrice Yaeka Nishi Clara Mitsuko Nishimoto Shokichiro Nonaka Minoru Okamoto Toki Omori Kimiye Ono Mitsuo Ono Marjorie Shizuko Osaki Tome Sada Yasuye Sakaguchi Fumiko Jean Sakamoto Ichihei Sakita Mary Fumiye Satomi Emiko Sawada George Hiroshi Sawamura Kikuyo "Babe" Sentachi Yae Shigyo Herbert Tadashi Shimamato Eshi Shimosaka Yoshimatsu Shiro Makoto Mike Suyeyasu Aiko Frances Takahara Hiromi Takashima Kazuko Takeuchi Tsuruyo Tamaki Satsumi Tanaka Steve Tanaka Tadao Tanaka Noboru Taoka Jonathan Dean Taylor Yoshiye Rose Terashima Mary Setsuko Goishi Toki George Eiso Tokugawa Yutaka Tomimoto Betty Tsugawa Robert Tsugawa Kazuichi Tsuji Robert Keiji Tsutakawa Michiko Utsumi Pamela Lee Sakaguchi Uyeda Theodore Tetsuki Uyemoto Yoko Uyemoto Sumie Yamagishi Clarence Masayuki "Archie" Yamamoto Satono Yamamoto Yoshio Yasuhara John Teruo Yasumoto Koben Yonemoto

**Acknowledgments** for donations processed between November 15 and December 12, 2023. Thank you for your generous support of the BCSF. Continued on page 6

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Eric & Alice Chau Akiyama Anonymous Phyllis Bettison Hanako Fujimoto Cheryl Hara Appreciation for Mindful Meditation Julie Yumi Hatta Charlotte Hiroshima IHO: Alice Inouye's 100th birthday Takaye N. Sako Michael Weiss

ESHINNI & KAKUSHINNI SERVICE Yoko Sumida BODHI DAY SERVICE Yoko Sumida

FEBRUARY SHOTSUKI HOYO Takaye N. Sako IMO: Joe Sako

JULY SHOTSUKI HOYO Kenneth T. Wakisaka IMO: Sanayemon Wakisaka

#### **AUGUST SHOTSUKI HOYO**

Scott J. & Sandy Nakamura IMO: Shizuko Miho Kenneth T. Wakisaka IMO: Shizuno Wakisaka

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#### **OCTOBER SHOTSUKI HOYO**

Keith & Priscilla Kojimoto IMO: Mitsunobu Kojimoto Scott J. & Sandy Nakamura IMO: Harry T. Nakamura

### NOVEMBER SHOTSUKI HOYO

Leslie Alexander IMO: Chiyoko Koga Mona Banks IMO: Sumiko Maemoto Jenkins Ted Kunimura IMO: Mitsuo Kunimura Ellen Shigemura Leach IMO: Tsutomu Shigemura Greg Matoba & May Tsang IMO: H. Matoba Scott J. & Sandy Nakamura IMO: Florence Nakamura John Natsume Merry C. Nishimura IMO: Sumiko Nishimura Chiyeko Tsuchitani IMO: Ryuji Tsuchitani Craig Tagawa IMO: Takashi & Fumiko Tagawa Gerald Tokugawa IMO: Tsuyuko Tokugawa JoAnn Ono Wong IMO: Butch Edward Takamasa Masuoka

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### Bob & Liz Obana- NEW MEMBERS!

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### **DECEMBER SHOTSUKI HOYO**

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# Light of Dharma

# 2024 Bon Odori & Ginza Bazaar?



December 12, 2023 Dear BCSF Sangha:

It may seem early, but the time to plan for the 2024 Obon Festival is NOW! For two years, we have had an abridged, smaller version of the traditional.

two-day Bon Odori and Ginza Bazaar we had before pandemic.

For the 2024 celebration, we want to know what kind of festival YOU would like to have.

An equally important consideration is whether we have enough Volunteer Power to do what we want to do.

### Survey Questions

Please return to: BCSF Obon Festival committee, 1881 Pine Street, SF 94109 or BCSFObon@gmail.com

1. How should we schedule Bon Odori (dancing on Octavia St.) and Ginza Bazaar (food/games)?

Pre-pandemic model: Odori and traditional, 2-day Bazaar, all in one weekend

Separate weekends: Odori on one day and a 2-day Bazaar

All in one day: Odori and a smaller, abridged Food Event (e.g., Small Bites)

Other:

2. What do you like about Bon Odori (dancing)? What would you change?

RANK the items from 1-most favorite to 4-least

Tell us what you like and/or changes you'd like to see.

Dressing in traditional kimono or hapi coat

Dance practices in the gym

### Should we:

Continue with the abridged, smaller version? OR Return to pre-pandemic, 2-day festival? OR Something in-between?

Please send your feedback! We want to hear what you have to say because you are the engine that makes all things possible!

Gassho,

Nanayo Silver, Ginza Bazaar Food Committee



3. When time of day should Bon Odori be held? Keep on Sunday. What time? At 1 pm or \_\_\_\_\_ time.

Move to Saturday. What time? At 1 pm or time.

4. What did you like about the pre-pandemic, 2-day Ginza Bazaar?

RANK the items from 1-most favorite to 6-least favorite.

Tell us what you like, changes you'd like, or things you miss and wish we had.

- Food:
- Bingo:
- Children's games:

Silent Auction in person or online

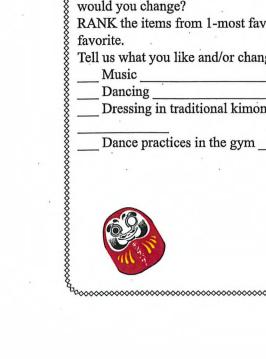
Rummage Sale, Kimono Sale

Other

5. Can you volunteer to help with the Bon Odori and/or Ginza Bazaar in July 2024?

Yes, I can help with	_ My name and
contact info:	







Vol. 6, No. 1

#### BCSF NEWS 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?

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 amounts

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	

Young Adult Membership for ages 18-30: \$60 per year

#### **Main Contact**

		,	
Mailing Address:	· · · · · · · · · · · · · · · · · · ·		
City:	State:	Zip:	

Preferred Phone Number: E-Mail:

Preferred Phone Number: E-Mail:

\_\_\_ Exp date\_\_\_\_/\_\_\_\_\_3-digit Security Code \_\_\_

State:

Spouse/Partner (if desired to be a member)

First Name Middle Name Last Name

Mailing Address: (If different)

My Membership Pledge for 20\_\_\_\_

I/we wish to contribute \$\_\_\_\_\_\_ as my/our Annual Membership Pledge.

Payment Frequency (circle one): One time Semi-annually in 2 equal payments.

Do you want a membership renewal reminder? Y / N

Zip:

How do you want to receive the monthly newsletter "Light of Dharma"? By MAIL / By EMAIL / BOTH / NONE

If paying by check, please make payable to BCSF. Mail to BCSF, 1881 Pine St, San Francisco CA 94109.

\_\_\_\_\_

If paying with credit card: I am the owner of this credit card and authorize the Buddhist Church of San Francisco to charge my account as stated on this form.

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Cardholder name:\_

Credit Card No. \_

Cardholder signature

Date:

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### **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.

### BCSF NEWS

An article by Steve Okamoto about estate planning previously printed in the Light of Dharma and now updated.

What Should You Say? Important Conversations to Put Your Affairs in Order

By Steve Okamoto

There are two important conversations that must occur as people get to the time in their lives when things need to be put in order. These sometimes uncomfortable, painful and embarrassing talks need to be had to ease difficult decisions that will have to be made by those you leave behind. You have a definite idea about to whom and how your estate will be distributed after your death. However, if certain discussions are not had and actions taken, then those distributions could be made by someone who is not part of your life. That "someone" doesn't know the value, both intrinsic and sentimental, of the precious items you spent a lifetime collecting.

The first conversation that should occur is with your attorney or other financial advisors. If you use an attorney, it is advised to meet with one who specializes in Probate and Trust work. Why is that important? That specialty deals primarily with writing wills and trusts and an attorney in this field should be up to date on the latest in tax laws and benefits of the various decisions you could make.

Your initial conversation usually should center on whether you should leave your assets via a will or a trust. Many factors go into that most important decision. A will is much less costly to create, but is more expensive to administer after your death. The California probate code currently mandates that an estate of \$1,500,000 will pay \$56,000 in statutory probate fees to the attorney and executor. And probating a will is NOT a private transaction. Your estate that is probated is published in the paper and anyone who feels they have a legitimate claim could come forth and contest the will. The purpose of the will is to find all the assets and then distribute them to the heirs according to the provisions in the will, regardless of the situation of the heirs at the time. The will is not a very flexible document.

A trust, on the other hand, is more expensive to create, as much as \$5,000 or more, but there are fewer costs associated with administering the trust upon your death. When a trust is created, important and pertinent assets (home, cars, and bank accounts) are retitled in the name of the trust. You remain the trustee of all of the assets during your lifetime and the trust in its entirety, with all the assets that are included within the legal entity passing smoothly to your heirs upon your death. The trust administration is a very private transaction so it is unlikely that someone could come and contest the trust provisions. The trust is a much more flexible document than a will. For instance, if a special needs child needs extra care, the trustee has the power to make some changes to the distribution.

The second conversation you should have is with your family, especially adult children who are likely to receive assets in a will or become trustees of a trust. You may feel uncomfortable divulging the full extent of your assets, but it would be a good idea to let them know that there is potential for a distribution of the estate at your death. This concept is important because studies have shown that when the kids know that they are likely to inherit their parents' estate sometime in the future, they are better prepared to deal with sudden wealth in comparison to heirs suddenly receiving a substantial sum and not being prepared for the windfall.

No one looks forward to uncomfortable conversations, but these conversations can make a significant difference to what happens to the assets you have spent a lifetime accumulating and to the peace of mind of your family during difficult times. You owe it to yourself and them to have the courage to plan ahead.

One last conversation. Please speak to your local funeral director. I know this sounds a bit morbid but I guarantee it will make everyone's life less of a headache after you pass. It's important that your funeral director and family know in advance of your last wishes. This conversation will avoid a lot of turmoil as to how you want your service conducted and what you want done with your remains. Please think about it.



Steve Okamoto is a member of the San Mateo Buddhist Temple, is on the BCA Endowment Foundation board, and is a 50-year veteran of the financial services industry. Steve is not an attorney and cautions you to check with your personal advisors for legal and tax advice to best fit your situation. Send questions for future topics or comments about this article to Steve at steveokamoto1@gmail.com or the BCSF office.

# Notice of Annual Meeting

Buddhist Church of San Francisco General Membership Meeting for BCSF Members

Sunday, February 18, 2024 11:30 am, after the Sunday service

Join In Person in the Social Hall or via Zoom

# AGENDA

BCSF members will receive packets shortly before Feb. 18.

\* 2023 Annual Reports from Program Groups (temple groups and affiliates).

\* 2023 BCSF Finances and Proposed Budget for 2024.

\* Approval for Board of Directors to conduct business in 2024.

# **Reminder to Program Groups:**

Deadline to submit your group's report is Monday, January 29, 2024.

You will receive separate instructions on how to submit your report.

**BCSF Board: Highlights of November 19 Board meeting** 

**Technology Modernization:** Security and Infrastructure proposal - Will Che and Mike Otani. Questions were asked and answered. This is the third meeting to discuss the topic.

**Board approved motion for \$120,000**, comprised of \$95K for internet cabling, video surveillance with recurring annual fee, access control with recurring annual fee, garage door locks, Austin St. doors, (2) new computers for the BCSF office + \$25K for Hondo sound system and web conferencing system.

**Financial report:** overall status finances - Green, we are on budget. Investments are Yellow due to uncertainty in the investment market, but our investments are holding up fairly well.

**Bay District** Nov. 16 meeting summary. Kevin Yoza is the 2nd Vice President for 2024. Keiju Terada (Oakland) is President; Eric Quock (Palo Alto) is 1st VP. Rev. Harada is relected for second term as Bishop. Bay District is in charge of 2025 National Council meeting. All virtual. Volunteers needed for: tech support, build conference on Whova app, Publicity. 2024 National Council meeting Feb 28-March 1 in Sacramento, in person.

Jr YBA officers presented a request for funds to attend conferences. Will follow up with a written budget.

Highlights for the Dec. 17 Board of Directors meeting will be published in the February Light of Dharma. Delay is due to the early mail date required for the Christmas-New Year holidays.

## Calling all BCSF Program Group Leaders

BWA, Choir, Dharma School, Girl Scouts, Jiten Daiko, Pack 29, Troop 29 Soko Gakuen, YAO, Ministerial Team, BCSF Board
\* Next Program Group monthly meeting is Tues., January 9, 2024 at 7 p.m. \*

Highlights from Dec. 12, 2023 Attended by BWA, Choir, Dharma School, Girl Scouts, Jiten Daiko, jr. YBA, Pack 29, Soko Gakuen, YAO, Rev. Opel, Board

Thank you to Troop 29 for organizing the Dec. 2 clean-out and dumpster.

**Program Groups** must submit their 2023 annual reports to Office Manager Sheryl Serafino by Mon., Jan. 29. A representative from each group should orally present the report to BCSF members at the Sunday, February 18 General Membership Meeting. Livescan: Compliance administrator Tara Mochizuki reviewed status of groups doing Livescan fingerprint background checks required by AB506.

Hoonko / BCSF 125 Anniversary: Rev. Opel updated the group on plans for the service and program in the gym.

# **BCSF NEWS: BCSF Youth Rising**



### **BCSF Building Clean-Out by Scouts**

By Lucas Troop 29 Assistant Senior Patrol Leader

On Dec. 2nd, ten Scouts filled a fourteenyard dumpster on Austin Street to the brim with years and years worth of broken and unneeded items that had been stored in the Church, patio, garages, office, and scout room. Outdated printers and monitors were delivered for e-waste disposal. Thank you to Hayden F. for leading the clean-up event and Tyler T. for creating the plan. Thank you to adults who also helped: Ms. Sakuma, Rev. Opel, Mr. Dorn, Mr. Che, Mr. Haddadin, Ms. Haddadin, Mr. Tachiki, Mr. Kraay, and Mr. Otani who also helped!

Thank you to Scouts and volunteers for organizing the Clean-Out. Recycling of items that can be donated or recycled is ongoing; contact Eco-Sangha committee member Doug Dorn for more info.



## 2023 Horibe Award

Dagan Wakil received the 2023 Horibe Religious Award at the Bodhi Day service on December 3 which annually recognizes a "young member of BCSF who lives life in accordance with the Dharma while supporting and strengthening the Sangha.

His nomination for the award noted that "Dagan has always practiced kindness and compassion to everyone he interacts with. He is friendly, welcoming, engaging, and thoughtful ... and is a perfect example of how every sangha member should be." Dagan's accomplishments include completing requirements for the Dharma religious award and delivering his essay at a Sunday service, playing the piano for services and volunteering with Jr. YBA and numerous other temple events. We wish him well in his future endeavors!



Dagan Wakil (2nd from L), recipient of the 2023 Horibe Religious Award, with his mother Lori, Rev. Opel, and his father Ed.

### **Scouting For Food**

By Hayden Troop 29 Historian



On Saturday, November 4 and 11, Troop 29 had its annual Scouting for Food event. On the first Saturday, we hung over 500+ flyers on a dozen blocks and hundreds of houses. The second Saturday, we revisited the houses marked with a flier to pick up non-perishable foods left out on the doorsteps. Pack 29 Cub Scouts joined in and after several hours of hard work, we realized the fruits of our labor. Thanks to the leadership of Assistant Senior Patrol Leader Lucas Che, we collected over 550 pounds of food, and received \$188 in cash donations and \$289 in online donations. The total collection of the Golden Gate Area Council was 200,000+ pounds of non-perishable food items.

Thank you to the BCSF Community for your generous donations and for partnering with us to help those in need in the San Francisco area.



Scouts enjoyed working together.



Door hangers publicized the food collection.

Vol 6, No. 1

# BWA Corner Happy 100<sup>th</sup> Birthday! 100<sup>th</sup>



Mrs. Sumi Suda

After the Eshinni-Kakushinni service on November 19, 2022, BWA celebrated the 100th birthday of two members, Mrs. Alice Inouye and Mrs. Sumi Suda. Unfortunately, Mrs. Inouye was unable to join us. We celebrated the occasion with a beautiful birthday cake as the Sangha sang Happy Birthday to Mrs. Suda. By Harumi Kishida



Mrs. Alice Inouye



# Green In-Box Idea #2 December 5, 2023

Greener Energy Use

Submit your Green Idea or experience to share at bcsfecosangha@gmail.com

Time to replace your water heater, windows, washer/dryer/stove, electrical panel? Do you want to lower your electricity or home gas bill? Are you considering purchase of an electrical vehicle? Do you need a back up energy generator or battery? Are you concerned about climate change and what you can do about it?

If you answered yes to any of the above questions, there are valuable resources available to you. One I can highly recommend is your online PG&E bill. Access your account by creating a username and password, and it will be worth it!

First, you will take an audit (HomeIntel) of your annual home energy usage and see a comparison to averages in your local area and also all of California. My average usage was pretty good, low in both comparisons. However, in the breakdown of my usage by time of day, I saw that my space heater was a high cost that I could probably reduce. "Always on" devices such as computers, printers, phone chargers, are another type of use I can easily reduce. A second beneficial resource is the Energy Action Guide tab or link at the bottom of the online bill. If you are ready to replace an appliance or get an electric vehicle, you can find certified contractors, product recommendations with consumer ratings, and rebates to upgrade and electrify!

I am very happy to report that I was able to utilize contractor, product, and rebate information to lower my cost of replacing my water heater, electrical panel and heating system by \$10,000 in rebates. Hopefully this is enough info to encourage you to check out these resources.

If you are looking for information on climate change in general, the United Nations website, https://www.un.org/en/climatechange/science/keyfindings, is a good place to start. Politics aside, living a mindful life is a worthy goal.

Gassho, L. Ono 1

# Light of Dharma

Vol 6, No. 1

**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.

Published monthly by the	e Buddhist Church	of San Francisco
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#### 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: Monshu photo courtesy of Nishi Hongwanji Page 5: Horibe photo courtesy of Kevin Yoza Page 10: Dec. attendees photo courtesy of Kevin Yoza Page 11: Scouts photos courtesy of Dennis Chiu Page 12: Mrs. Sumi Suda photo courtesy of BCSF BWA Mrs. Alice Inouye photos courtesy of Inouye family

#### **Resident Minister**

Rev. Melissa Opel **Minister's Assistants** Rev. Keisuke Lee-Miyaki (Kyoshi) Nanayo Silver Rev. David Pating (Kyoshi) Rev Elaine Donlin (Tokudo) Camille Pating (BCA Certified MA) Jack Dairiki (Honorary)

**2024 BCSF Board of Directors** 

Doug Dorn Arlene Kimata Kevin Yoza

# Light of Dharma Committee

Rev. Melissa Opel, Rev. Elaine Donlin, Rev. Keisuke Lee-Miyaki, Arlene Kimata, Susan Sakuma, **BJ** Soriano

**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.

Buddhist Church of San Francisco 1881 Pine St., San Francisco CA 94109 Email: bcsfoffice@gmail.com Phone: (415) 776-3158

To Receive a Weekly Friday email about Sunday service and other news, email the BCSF office.

Visit us at:

- Website: Buddhistchurchofsanfrancisco.org
- Our URL for YouTube: www.youtube.com/buddhistchurchofsanfrancisco
- FaceBook: Buddhist Church of San Francisco
- Instagram: BuddhistChurchofSanFrancisco
- X/Formerly Twitter: twitter.com/bcsfsangha



December 10 service attenders enjoying fellowship and refreshments.



Light of Dharma Buddhist Church of San Francisco 1881 Pine Street San Francisco, CA 94109 415-776-3158 bcsfoffice@gmail.com

RETURN SERVICE REQUESTED

See inside for news about



January & February Dates

Sun Jan. 7: 10am Sangha Service

Sun Jan. 28: 10am Sangha Service

Sun Feb. 18: 10am Nirvana Day

Sun Feb. 11: 10am Scout Sangha Service

service will be live-streamed for all temples

All Sunday services are in person and Livestream/Zoom.

1pm Japanese Language Service

1pm Japanese Language Service

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BCSF 125th Anniversary Commemoration

New Year Bento and Party in the Gym

Sun Dec. 31: 7pm Joya-e/New Year's Eve Service Mon Jan. 1: 10am Shusho-e/New Year's Day Service

Sun Jan. 21: 10am Hoonko Memorial Service

Non-Profit Organization U.S. Postage Paid San Francisco, CA Permit No. 6273

# 日本語の法要 Check BCSF's YouTube channel for Sunday Service postings. 1月14日(日)2月11日(日) 午後1時から 法話: 宮木リー啓輔先生 Sun Jan. 14: 10am Shotsuki Hoyo Monthly Memorial Service Japanese language service Sunday at 1pm January 14 February 11 Sun Feb. 4: 10am Shotsuki Hoyo Monthly Memorial Service led by Rev. Keisuke Lee-Miyaki Sun Feb. 25: No in-person service. National Conference Eitaikyo Tues Jan. 9: 7pm Program Group monthly meeting for BCSF leaders: BWA. Choir, Dharma School, Girl Scouts, Jiten Daiko, Jr. YBA, **New Year Bento Pre-Order Deadline** BCSF Board of Directors: Sun Jan. 14: 1pm board meeting

Jan. 7

See Page 2!

Mindful Meditation meets every Wednesday, 6:30pm (Zoom) Jan. 3, 10, 17, 24, 31

Pack 29, Troop 29, Soko Gakuen, YAO, Ministerial team, BCSF Board. Join In Person in Social Hall or via Zoom.