Light of Dharma 仏法の光

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1881 Pine St. San Francisco, CA 94109

(415) 776-3158

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Save the Date ~ A Triple Event! Sunday, January 21, 2024

"Past, Present & Future"

Hoonko / Shinran Shonin Memorial Service & BCSF 125th Anniversary Commemoration & New Year Bento and Party

with Guest Speaker Bishop Marvin Harada BCSF Resident Minister Rev. Melissa Opel







New Year Bento and Party Created for BCSF by Mrs. Suruki and Suruki Supermarket

Bento and Entertainment in the gym after the Hoonko/125th Anniversary services

BCSF members receive one complimentary bento per member

Complimentary bento delivery to home-bound seniors

Bento menu choices coming in December



BCSF's "Impossible Curry" Is A JARF Curry Cook-Off Winner!

* Judge's Choice - best of all entries *

* Best Vegetarian - best of four vegetarian entries *

Congratulations to BCSF chefs

Misaye Abiko, Elaine Donlin, Harumi Kishida, Lin Ono & Yoshi Yao
for working their magic on the "Impossible Curry" recipe used at recent

BCSF's Obon Festivals

BCSF's Impossible Curry was a crowd-pleaser at the 17th Annual Japanese American Religious Federation (JARF) Curry Cook-Off on Oct. 21. There is nothing like Curry to bring out the competitive taste buds!



The crowd



The all- you can eat samples



The judges



Rev. Opel's article will be back next month.





Music makers- Every Sunday Yasuko Wooster, Betty Fujimoto, Kathy Nomura and Yukiko Oka lead us with gathas during the service





Clean Up Day Is A Success!

Submitted by Yumi Hatta.
On October 22 from 9:30 to
Noon, an amazing crew of
approximately 50 volunteers
re-launched our annual clean
up day which had not taken
place since 2019 due to the
pandemic. An additional goal
was to ready our temple for the

BCSF 125th Anniversary service on January 21, 2024 and the BCA 125th Anniversary in September 2024.

Many thanks to chair Doug Dorn, assisted by Priscilla

are grateful to all who came, especially the BWA & Soko Gakuen who showed up in force. We were thrilled that so many volunteers showed up to scrub & haul, some for the first time!

Kojimoto, & many experienced area coordinators. We

Area coordinators led volunteers to tackle major projects: deep cleaning pews and windows; the upstairs and downstairs kitchens, pantry, classrooms, and the BWA storage room, including assembling a new shelf. Rev. Opel led a group to organize ritual service items stored in hondo cubbies. Volunteers enjoyed lunch and conversation to top off this special day of sangha service. Missed the fun? Look for notices of other cleaning days in the coming months!

Partial list of volunteer Carrie Kojimoto Keith Kojimoto helpers: Akiko Arikawa Priscilla Kojimoto Chelsea Arita Chiori Kondo Richard Cacciotti Reiko Kondo Michele Catano Shieri Kondo Chris Diani Yachiyo Kondo Rev. Elaine Donlin Yuka Higashino **Betty Fujimoto** Rev. Keisuke Lee- Miyaki Jean Fukunaga Mike Lim **Amy Hanamoto** Janet Low Doug Izuno Junko Low Harumi Kishida Kalisa Low

Yoko Maeda Karen Marek Stephen McCallion Brian McWilliams Tara Mochizuki Ayako Nishimoto Kathy Nomura Yukiko Oka Richard Okiuye Linda Ono Nancy Roth Marcie Sada Susan Sakuma

Linda Sekino
Nanayo Silver
Y. Shimazu
Emiko Tsukamoto
Evan Noah Tsukamoto
Miya Tsukamoto
Lori Wakil
Yoshi Yao
Tami Yasuhara
Emi Yokomizo
Kevin Yoza

¥_______

Sympathy

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

Kahn Yamada September 11, 2023

Masao Sam Handa September 24, 2023

Namo Amida Butsu Namo Amida Butsu Namo Amida Butsu

Acknowledgments for donations processed between September 15 and October 15, 2023. Thank you for your generous support of the BCSF.

DONATIONS

Anonymous BCSF Boy Scouts Troop 29 Julie Yumi Hatta Mark Okashima Noriko Takikawa Tri-State/Denver Buddhist Temple - YBA Thomas & Katie Saiget Pamela Wiston

MEMORIALS

Misaye Abiko IMO: Marjorie Fletcher

The Au-Yeungs & Lorrie Lau IMO: Kiyoko Yamasaki

Nancy Ito IMO: Lorraine Suzuki

Harumi & Russell Kishida IMO: Lorraine Suzuki

Mitchell Mukai IMO: Mark Mukai Florence Murata IMO: Yukio Murata Karen Ono IMO: Hiroyoshi Ono (25th year) Edna Onodera IMO: Lorraine Suzuki

Edna Onodera IMO: Lorraine Suzuki Joyce Satow IMO: Lorraine Suzuki

Akira Shibata IMO: Shizuko Shibata & Tadaichi Suzuki Joi Suzuki & Chris Ninomoto IMO: Lorraine Suzuki

Diana Takeuchi IMO: Kiyoko Takeuchi Michiko Tashiro IMO: Chiyo Tashiro

Min & Suzanne Yamada IMO: Marjorie Fletcher Min & Suzanne Yamada IMO: Lorraine Suzuki

BCSF PLEDGE MEMBERSHIPS

Arlene Kimata & Gary Kitahata Jeff & Sandy Mori Barbara Mow Tsuruko Nakamura Grace Nishikawa Richard Jiro Okiuye Teresa Ono BJ Soriano

EITAIKYO

Atlas & Janet Arakawa IMO: Ken & Robin Arakawa Sumie Hayashi Kumi Okamoto

FALL OHIGAN

Yoko Maeda

Min & Suzanne Yamada



JANUARY SHOTSUKI HOYO

Linda Saruwatari Ono IMO: Sandi Matoba

AUGUST SHOTSUKI HOYO

Karen Ono IMO: Taichi Oda & Atsuko Ono Linda Saruwatari Ono IMO: Guy Ono Linda Saruwatari Ono IMO: Lynda Unger Sandra Takishita IMO: Robert Kamin

Min & Suzanne Yamada IMO: Kiyoko Yamada

SEPTEMBER SHOTSUKI HOYO

Hope Fumi McIrvin IMO: Kanji Hanyu & Masako Iwase

Mickie Ochi IMO: Tetsuo Ochi

Gregory Yee & Karen Ono IMO: Sean Yee Jan Yonemoto IMO: Akiko Takeuchi

OCTOBER SHOTSUKI HOYO

Anonymous

Misaye Abiko IMO: Rev. Hiroshi Abiko

Atlas & Janet Arakawa IMO: Ken Yoshihiro Arakawa

Sumie Hayashi IMO: Shigeo Hayashi

Kenneth K Ina IMO: Itaru Ina

Dr. Michael & Vickie Ina IMO: Jack Mizono & Itaru Ina

Satsuki Ina IMO: Itaru Ina

Sadako Kashiwagi IMO: Hiroshi Kashiwagi Daniel Kunihara IMO: Fumiko Kunihara

Ibuki Lee IMO: Hisako Hibi

Hope Fumi McIrvin IMO: Ayako Hanyu Melinda Morimoto IMO: Raymond Akashi Satsuki Morimoto IMO: Raymond Akashi Shirley Murakami IMO: Tokuo Murakami Ben Tsutomu Nanjo IMO: Yoshio Nanjo Joi Nimomoto IMO: Harry Suzuki Julie Nishihara IMO: Alice Nishihara Ed & Ayako Nishimoto IMO: Chohachi Yao

Mickie Ochi IMO: Shun Ochi Roy S Okuno IMO: Tei Okuno Karen Ono IMO: Hiroyoshi Ono Emi Sawamoto & Sawamoto Family

Doris Suzuki IMO: Raymond Mitsuro Akashi

Teruo Suzuki IMO: Fumiko Suzuki Setsuko J Tanaka IMO: Isao Tanaka

Raymond R Yamagishi IMO: Jutaro Yamagishi Min & Suzanne Yamada IMO: Hatsuto Yamada Linda & Jay Yamamura IMO: George M Satomi

Yumi A Yasuda IMO: Kentaro Yasuda

Mark M Yokoro

NOVEMBER SHOTSUKI HOYO

Satsuki Ina IMO: Carey Covey

Hiroshi V Sakamoto IMO: Keiko Sakamoto

BCSF Membership Meeting To Consider Major Spending Proposals: One-time cost of \$77,636, plus recurring yearly cost of \$4,186 Additional quotes are still to come

Sunday, Nov. 12 after service at 11:30 a.m. In Person and via Zoom

Your attendance and feedback are important to establish a broad consensus on modernizing our building. The Board will use your input from the Nov. 12 meeting to determine next steps at the Nov. 19 board meeting.

Background: In 2023, after many years of deferred maintenance, BCSF volunteer Will Che used his professional experience to install wifi cabling that has greatly improved connectivity in our building. Will continues working with a committee comprised of BCSF member Mike Otani, board president Arlene Kimata, building manager Susan Sakuma, and board member Kevin Yoza to research additional upgrades to bring building security and technology to current standards.

* Quotes under consideration are the result of multiple submissions and site visits by vendors. AVS installed the street camera system in Japantown; their proposal uses industrial cameras that meet court and insurance requirements.

* Priorities:

- · Installing the cabling that is the basis for further technical improvements.
- · Improving doors/exterior entry points and installing an "active" door system that enables notification of open doors, remote lock/unlock capability, and mobile keys to replace fobs.
- Replacing current cameras for sharper image quality, on/off based on motion detection.
- * The work can be phased in according to priority. AVS quotes are valid until December 2023.
- * We are asking BCA to share costs for equipment that monitors the BCA-owned stupa and naijin.

How much? One-time cost for Items 1,2,3 is \$77,636 plus recurring yearly cost of \$4,186. Quotes are posted on the Board of Directors bulletin board in the social hall.

- 1. Internet cabling by Spaghetti for \$20,000.
- 2. Door sensors and access control by AVS/Open Path for \$22,336.
- 3. Upgrade video camera surveillance by AVS for \$34,300.
- 4. Install deadbolts on garage doors, reinforce doors and fortify other building perimeters; bid to come.
- 5. Upgrade sound and web conference system in Hondo; bids to come.

BCSF members who have given us email addresses will receive the Zoom link prior to the Nov 12 meeting.

Eight Board seats available for 2024

Consider stepping forward to fill this important role. In every aspect of board management, you will learn new skills and develop bonds with interesting, talented sangha members, all while acquiring a sense of accomplishment as you work to ensure the best future for our temple. Join us!

To qualify for a two-year term (Jan. 2024-Dec. 2026), you need to have been a BCSF member for at least one year.

Election Schedule:

Nov. 19: Candidate statements - due to election chair

Kevin Yoza <kyoza@gmail.com>. Provide your name, address, email, how long you've been a BCSF member, what programs you have been involved in, & describe what you hope to accomplish as a board member.

Nov. 27: Ballots go in the mail to members.

Dec. 15: Ballots are due to BCSF.

Dec. 17: Results announced at service, in Friday emails, in the January 2024 newsletter.

Jan. 14, 2024 is the first meeting of the 2024 Board of Directors.

For more information, contact Kevin or another current board member: Arlene Kimata, Nanayo Silver, Susan Sakuma, Kevin Yoza, Doug Dorn, Melissa Angel. BCSF News Here is a timely article for making donations to your favorite charities.

TAX ADVANTAGES OF DONATING DIRECTLY FROM AN IRA- for those who are 73 or older By Gary Kitahata,

revised to reflect recent tax law changes

I was born in the middle of the Baby Boom, generally defined as the period after WWII between 1946 and 1964. Boomers of my age and older must now deal with something new: Federal law requires retirees to start withdrawing from tax-deferred retirement accounts starting at age 73.

These withdrawals are called Required Minimum Distributions (RMDs) and apply to retirement accounts such as IRAs (traditional, SIMPLE and SEP), 401(k), 403(b), Roth 401(k) and similar plans. Note that Roth IRAs are exempt from RMDs and can remain invested during the account owner's lifetime.

The age for starting RMDs used to be 70 ½ and then 72, but Congress has increased the starting age to 73. For most people, it is best to take your first RMD in the calendar year of your 73rd birthday, rather than waiting until the allowable April 1 deadline of the next calendar year. This is because delaying your first RMD to the following calendar year may put you in the position of having to take TWO RMDs in that next calendar year in order to meet the December 31 deadline for your second and subsequent RMDs.

The timing issue is important because of a significant penalty for missing an RMD deadline or not making the full withdrawal requirement: the amount not withdrawn is subject to a 50% excise tax. Recent Congressional changes drop the excise tax rate to

25% and possibly 10% if the RMD is timely corrected within two years. Your required withdrawal amount

is calculated by dividing your retirement account balance with an IRS-provided distribution period.

RMDs can be a good thing because it means you have sufficient retirement assets to require distribution. The downside is that your assets in the IRA are no longer tax-sheltered when taken out as an RMD.

However, if you are required to take an RMD and already intend to make charitable contributions, you can reduce your tax bill by making charitable contributions directly from your IRA or similar account, instead of taking the RMD and paying taxes on that income.

For example, some BCSF members already take advantage of this situation by making contributions to BCSF directly from an IRA. One BCSF donor recently made a significant gift to the church by directing his securities firm to make the contribution directly from his IRA, thus reducing his taxable income.

Consult with your own accountant or financial advisor if you want to know more about the advantages of making charitable deductions directly from your IRA because tax rules constantly change and can be difficult to understand. It is also important to consider the level of your charitable contributions relative to your taxable income because your tax bill depends on whether you take the standard deduction vs itemized deduction and where your taxable income fits within applicable tax brackets.

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.

Temple clean up photos below. See how happy everyone is working and cleaning? Join the fun!









BCSF News

Dear BCSF Members:

Annual BCSF membership is changing from a set-amount 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 M	,				

BUDDHIST CHURCH OF SAN FRANCISCO

1881 Pine Street San Francisco, CA 94109 415-776-3158 bcsfoffice@gmail.com

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.

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 \$	Main Contact	t		Spouse/Partn	er (if desired to be	a member)
City: State: Zip: City: State: Zip: Preferred Phone Number: E-Mail: Preferred Phone Number: E-Mail: Do you want a membership renewal reminder? Y/N 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 accounstated on this form. Cardholder name: Billing Address: Credit Card No	First Name	Middle Name	Last Name	First Name	Middle Name	Last Name
Preferred Phone Number: E-Mail: Preferred Phone Number: E-Mail: Preferred Phone Number: E-Mail:	Mailing Address:	:		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. 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 stated on this form. Cardholder name:	City:	State:	Zip:	City:	State:	Zip:
I/we wish to contribute \$ as my/our Annual Membership Pledge. Payment Frequency (circle one): One time Semi-annually in 2 equal payments. 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 accouns stated on this form. Cardholder name: Billing Address: Credit Card No	Preferred Phone	Number: E-Mai	l:	Preferred Phone I	Number: E-Mail:	
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BCSF News

Scouting for Food 2023: Feeding those in need

Each year,





Pack 29 & Troop 29







http://bit.ly/sff-p29-t29

All donations go directly to the San Francisco - Marin Food Bank

BCSF affiliate groups Pack 29 and Troop 29 participate in a San Francisco wide food drive called "Scouting for Food"; in partnership with the SF-Marin Food Bank. The Food Bank's

mission is to end hunger in San Francisco and Marin where, even before the pandemic, 1 in 5 neighbors was at risk of hunger. Together we can ensure our neighbors don't have to worry about where their next meal will come from.

Traditionally, the Scouts spend one weekend morning placing flyers on the doors of houses in the Lake St area, then return the following weekend to collect any

donations of non-perishable foods to drop off at the SF-Marin Food Bank. We will be doing this again in November.

It would be wonderful for the BCSF community to participate in this effort. Collections will be accepted through Nov. 11th. Here are two ways you can help.

- 1. Donate non-perishable foods in a collection bin in the BCSF lobby outside the Hondo. Suggested food items include canned foods, peanut butter, condiments, cereal, oatmeal, dried pasta, beans, rice, cookies, crackers and energy bars.
- 2. In addition, we are also now able to collect monetary donations as part of Scouting for Food. The monetary donations are actually preferred over the collection of non-perishable foods as a \$1 cash donation can provide 2 meals to someone in need. Please visit the T29 Scouting For Food Donation.

Please spread the word and share with friends/ family. On behalf of the scouts of San Francisco, Pack 29 and Troop 29 thank you for your consideration, generosity, and support.

Regards,

Dennis Chiu, T29 Assistant Scoutmaster; Scouting For Food Coordinator

BCSF Board Highlights from Oct. 15, 2023

Closed session to discuss personnel issues.

Rev. Opel: Since the Sept. board meeting, she has done 2 pillow services, 5 memorials, 2 funerals (one in Medford OR). Visits The Sequoias senior living residences monthly; 2 services done there so far. Also: JARF, Fleet Week, Bay District Minister meetings. We will celebrate Hoonko/BCSF 125 Anniversary/New Year Lunch on January 21, 2024. Working on a funeral packet, revisions of the Shotsuki Hoyo and memorial letters. Vacation is Nov. 14-23.

Can you volunteer to chair a Sunday service on a 2nd or 4th Sunday? Contact Rev. Opel. BWA covers the 1st Sunday; Jr. Y covers the 3rd Sunday.

Elevator MOU with BCA: Board approved a draft agreement to cover 25% of monthly maintenance costs. Current maintenance fee is \$265/month. We

added a clause to be notified in advance of a change in building management that will affect our use of the elevator.

Infrastructure & building security upgrades. (See announcement of Nov. 12 membership meeting for proposal details) Extensive discussion with Michael Otani. Questions: Battery back up if electricity goes out? Lifespan of equipment - 5 years to be expected; software updates are in the annual fee. Were other quotes received - yes. Doug and Susan are in contact with contractor to replace broken emergency exit door (is ordered, 6-8 week wait).

Bay District officer rotation: It is BCSF's turn to fill officer positions for 3 years. Kevin Yoza agreed to be 2nd VP in 2024. A BCSF rep will be 1st VP in 2025, President in 2026.

BCSF News

Thank you to many helpful hands at the Sept. 24 newsletter mailing after Sunday service!













On September 12, Jiten Daiko welcomed 40+ people to the BCSF gym for its annual open practice. The open practice gives anyone, regardless of prior taiko experience, an opportunity to explore musicality through taiko. We had a lot of fun and an unexpectedly large turnout--likely



the biggest group of participants ever seen. Many thanks to the folks who came out. (We are missing some bachi from the event, so if you happened to take a pair home with you please message us so we can get them back!)

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 & 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 Custodian: Francisco Estrada Office Manager: Sheryl Serafino

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 meaningful 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

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BCSF News



Rev. Opel thanks Susie Sato (R) & Akiko Arikawa (not pictured) at their shift to arrange flowers for the altar.

Thank you to other flower volunteers Misaye Abiko, Nae Hayakawa & Matthew Stimson who take turns freshening the arrangements every week.



Donate Your Unused Pocket Radios, Men's clothing & Shoes to the Vocational Rehabilitation Department of Zuckerberg SF General Hospital where BCSF Minister's Assistant, Rev. Keisuke, is a Chaplain. Rev. Keisuke is collecting 10-20 pocket-size radios that use AA batteries (not AAA or A batteries; no plug-ins to electric outlets).

Please do not purchase new radios or donate i-pads because they are likely to be stolen.

SFGH patients, some of whom are homeless, enjoy listening to their favorite music while recuperating in isolation rooms.

Above is Linda Ono donating a Walkman to the Rev. Keisuke & the project.

Avoid Fraud and Scams!

- 1. Never give personal details for unsolicited requests. Valid government officials will never ask for your personal, financial or medical information in exchange for services or products they claim to offer. Scammers use stolen information to submit fake bills in your name for their own profit.
- 2. Do not respond to texts or emails asking for Gift Card codes. It is likely a scam and it's nearly impossible to get a refund for it. If in doubt about the legitimacy of a plea for help from a loved one or friend, contact them directly to check on their wellbeing before giving money.
- 3. Be suspicious if the caller wants you to act quickly. Slow down and take your time to verify they are legitimate, especially if you did not initiate the contact.
- 4. Do not respond to alerts that tell you to act quickly about a suspicious purchase on your bank or store account. Verify the claim by calling or going directly to the bank/store website. Do not use the phone, email or text given in the message.

- 5. Beware of imposters who ask to come into your home without a prior appointment. Scammers pretend to make a delivery, conduct a survey or make an inspection and can wear a (fake) uniform and show you a (fake) ID.
- 6. Completely IGNORE texts or emails from strangers. Do not even respond to say "you have the wrong number." Delete the message or put it in your junk file to avoid further contact.
- 7. Do not click on texts or respond to emails asking for payment because a package "cannot be delivered" especially if you are not expecting a package. The USPS does send legitimate text messages about the progress of a delivery but only if requested by a customer. If in doubt, go separately to the official website of the delivery service to check.
- 8. Watch for other common signs of fraud. Scams often have misspellings, bad grammar, ALL CAPITAL LETTERS, emojis, or messages sent at odd times and to multiple unrelated recipients. Scammers can mask their true identity by using technology to create phone numbers and emails that appear to be legitimate.

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: JARF Curry cook off by Chelsea Arita

page 2: Music makers by Kevin Yoza

page 6: Church clean up by Kevin Yoza

page 9: Newsletter stuffing by Kevin Yoza

Jiten Daiko by Kevin Yoza

page 10: Rev. Opel & Susie Sato by Arlene Kimata

Rev. Keisuke, Harumi, & Linda by Rev. Keisuke

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.

Resident Minister

Rev. Melissa Opel

Minister's Assistants

Rev. Keisuke Lee-Miyaki (Kyoshi) Rev. Dr. David Pating (Kyoshi) Rev. Elaine Donlin (Tokudo)

Jack Dairiki (Honorary)

Camille Pating

2023 BCSF Board of Directors

President

Arlene Kimata Vice President of Programs Nanayo Silver

Treasurer

Kevin Yoza

Secretary

Susan Sakuma

Melissa Angel

Doug Dorn

BCSF Office Manager

Sheryl Serafino bcsfoffice@gmail.com 415-776-3158 In Office on T, W, F; Remote on M, Th

Light of Dharma committee:

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

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 corrections and send your comments to:

Email: bcsfoffice@gmail.com Phone: (415) 776-3158 Mail: Light of Dharma,

Buddhist Church of San Francisco, 1881 Pine St. San Francisco CA 94109 Visit us at:

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- · FaceBook: Buddhist Church of San Francisco
- · Instagram: BuddhistChurchofSanFrancisco
- $\cdot \ \, \text{Twitter: twitter.com/bcsfsangha}$

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.

----- mail to BCSF 1881 Pine St, SF CA 94109 -----

___ Suggested donation of \$15 for Non-Members to receive 1 year of printed/mailed Light of Dharma newsletters.

__ Send me the newsletter by email. My email: ______.

___ I do not need the mailed newsletter. Remove me from the mail list.

Name ______ Address _____



The next BCSF Japanese language service will be held on Sunday November 12 at 1 pm led by Rev. Keisuke Lee-Miyaki

Annual BWA hosted Eshinni & Kakushinni service

November 19, 2023 at 10 am
After the service, join the BWA for sandwiches
& chips in the social hall to celebrate BWA
members
who are 100 years old!

November & December Dates

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

November 5 -10 a.m. YAO Service

11 a.m. Jr. YBA Pancake Breakfast

November 12 - 10 a.m. Shotsuki Hoyo Monthly

Memorial Service & General Membership Meeting at 11:30 am

November 12-1 p.m. Japanese Service

November 19 - 10 a.m. BWA hosted

Eshinni & Kakushinni Service

November 26 - 1 p.m. NO SERVICE

Friday December 1-7 p.m. Bodhi Eve service

5:30 p.m. Pot luck in the Social Hall

December 3 -10 a.m. Bodhi Day Service

December 10 - 10 a.m. Shotsuki Hoyo Monthly

Memorial Service

December 10-1 p.m. Japanese Service

December 17 - 10 a.m. Sangha Service

December 24 - 10 a.m. NO SERVICE

December 31-7 p.m. Joya-e/ New Year's Eve Service

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.

Nov. 14, 7 p.m., Join In Person in Social Hall or via Zoom

BCSF Board of Directors

Nov. 19-1 p.m. regular board meeting

Mindful Meditation meets every Wed., 6:30 p.m. (Zoom) Nov.: 1, 8, 15, 22, 29