



JUNE, 2025



TORONTO BUDDHIST CHURCH a Jodo Shinshu Temple

1011 Sheppard Avenue West Toronto, Ontario, Canada, M3H 2T7 416 - 534 - 4302 www.tbc.on.ca

UPCOMING SERVICES

		Kids' Sangha 10:30 AM	11:00 AM	10:45 AM DHARAMA TALK	
		In Person	In Person & Zoom	In Person, ONLY	
JUNE 8, 2025	REGULAR SERVICE	ENGLISH	ENGLISH	NONE	
JUNE 15, 2025	REGULAR SERVICE	ENGLISH	ENGLISH	NONE	
JUNE 22, 2025	REGULAR SERVICE	LAST KIDS SANGHA SERVICE AND CLASS	ENGLISH	NONE	
JUNE 29 2025	REGULAR SERVICE	NONE	ENGLISH	NONE	
JULY 6, 202	MONTHLY MEMORIAL SERVICE	NONE	ENGLISH	JAPANESE	
JULY 12, 2025	OHAKAMAIRI	SEE SCHEDULE ON PAGE 3			
JULY 13, 2025	HATSUBON & OBON SERVICE	HATSUBON 9:00 AM	11:15 AM OBON SERVICE ENGLISH	11:00 AM JAPANESE DHARMA TALK	

ATTENTION TEMPLE MEMBERS

JAPANESE SHOTSUKI SERVICES HAS CHANGED

10:45 AM- 11:00 AM 11:00 AM DHARMA TALK IN JAPANESE

ENGLISH SHOTSUKI SERVICE

Makuragyo (Pillow-side) Service

When families consider having a Pillow-side service (Makuragyo) they are encouraged to notify the Temple with advance notice. This offers the Temple members time to adjust their schedule accordingly. Depending on the wishes of the family, the Temple member is quite prepared to conduct the service immediately following the passing away of the loved one. The family may prefer to have the service at an earlier time so that more family members can attend the service. Providing information, before a passing away, is important for

the Temple member too, not only to adjust their schedule but to prepare for the service. The early contact with the Temple member also provides an opportunity for them to offer information and answer questions the family may have. Please call the Temple at 416-534-4302 and leave a message. Your call will be returned as soon as someone is available. Thank you for your understanding and co-operation.

Board of Directors

SCHEDULE FOR CEMETERY CENTRAL SERVICES

CEMETERY	CENTRAL LOCATION	TIME	SERVICE LEADER		
HIGHLAND MEMORIAL GARDENS	Mausoleum near parking lot	9:30 am	Dennis Madokoro		
ELGIN MILLS CEME- TERY	Section 2/8	11:30 am	Dennis Madokoro		
SPRING CREEK CEMETERY	Clarkson road at back of cemetery, big tree	9:30 am	Jeff Wilson Sensei		
GLEN OAKS CEMETERY	Last Supper Mausoleum	10:15 am	Jeff Wilson Sensei		
MEADOWVALE CEMETERY	Parking lot near entrance	11:30 am	Jeff Wilson Sensei		
GLENDALE CEMETERY	ТВА	9:30 am	John Nishikawa		
PINE HILLS CEMETERY	Section 7	9:30 am	Rev. Hashimoto		
RESTHAVEN MEMORI- AL GARDENS	Circle Garden	10:30 am	Rev. Hashimoto		
SALEM U.C.	ТВА	11:00 am	Pauline Knude		
PINE RIDGE MEMORIAL	ТВА	12:00 pm	Pauline Knude		
YORK MEMORIAL CEMETERY	Cemetery pond west of Senlac	9:00 am	Rev. Sugiura		
PROSPECT CEMETERY	Mausoleum of Last Supper near St. Clair Ave	10:15 am	Rev. Sugiura		
PARK LAWN CEME- TERY	Outside mausoleum	11:30 am	Rev. Sugiura		
TORONTO NECROPOLIS	Memorial east side closest to DVP	9:00 am	Rev. Kanaya		
ST. JAMES CEMETERY	ТВА	9:30 am	Rev. Kanaya		
MT. PLEASANT CEMETERY	Section 51 by sundial near Bayview Ave	10:30 am	Rev. Kanaya		
SANCTUARY NORTH & SOUTH	Meet at the parking lot on the south side	9:00 am	Susan Ebisuzaki		



<u>Mudita & Akunin</u>

A long time ago in one of my dharma talks, I referred to a Sanskrit term called Mudita.

Mudita, or sympathetic joy, is the Buddhist practice of cultivating a heart that rejoices in the joys of others. You all have that ability to practice Mudita.

Today I would like to introduce you to another Sanskrit term. It is Akunin. If you have never read the English translation of Shoshinge, I urge you to do so. It is our founder Shinran Shonin's seminal work and describes all you need to know about Jodo Shinshu Buddhism. In our "Let's Talk Dharma" discussion group we shall refer often to this work and its meaning. Akunin is defined in Shoshinge, verse 27, as "a person burdened with extreme evil".

Goku ju aku nin yui sho butsu,

Ga Yaku zai-hi ses-shu chu,

Bon no sho gen sui fu ken,

Dai-hi mu ken jo sho ga.

In English, this is:

The person burdened with extreme evil should simply say the Name:

Although I too am within Amida's grasp.

Passions obstruct my eyes and I cannot see him;

Nevertheless, great compassion is untiring and illumines me always.

This is powerful stuff!

Although we are blind to Amida's illumination we are always graced by Amida's compassion. Fantastic!

So, Akunin, who is an Akunin?

The short answer is that we are all Akunin. I believe Shinran Shonin is writing about all of us.

The three poisons in Buddhism are greed, anger and ignorance. Who here has not wanted to win the lottery? Winning the lottery will make us so much happier, we think. But happiness doesn't come with winning the lottery, although it would make things, we think more comfortable. Happiness in Buddhism comes with being grateful for what we have.

Who here has not uttered angry words to our spouses, our partners, our Family, our friends, even strangers when we are cut off while driving in traffic? We all have. Getting angry hurts the person who is angry more than the person he/she is angry at. It is like drinking poison in the hope that it will harm our enemy.

Who here has not uttered stupid words to our spouses, our partners, our Family and even strangers when we feel hard done by. We all have. Relationships die with stupid words. Think before you speak foolishly.

From the Complete Works of Shinran Shonin, Volume 1, page 47,

I quote:(Shinran Shonin) gathers passages, chiefly from the Nirvana Sutra, that illuminate the interrelationship and interaction of deeply evil human beings and the Buddha's compassion. He quotes at length the story of King Ajatasatru, who killed his Father to win the throne, and Devadatta, who sought to murder Sakyamuni (Buddha) and seize control of his (Buddhist) following. In Shinran's comprehensive vision, these men are not merely extreme examples of human baseness, but also in their role in setting the stage for Sakyamuni's teaching of the Pure Land Way, they are bodhisattvas acting in selfless love to save all beings from pain and affliction. Such an understanding reflects exactly the two inseparable aspects of shinjin- awareness of the immensity of Buddha's compassion and awareness of one's own profound evil---...." End of quote.

Did you hear that? In Shinran's comprehensive vision these men, Ajatasatru and Devadatta, are not only "Akunin", they are also bodhisattvas. How can this be? As an aside, this is something that I would like to explore in future Let's Talk Dharma sessions.

In September, 2013, Dr. Alfred Bloom, a renowned Buddhist Scholar, lectured on the Nirvana Sutra at the Ministerial Association meeting held here in the Toronto Buddhist Church. He talked at length about the meaning of akunin. His preference was to use the term "unfortunate being" instead of "evil being". He felt that the word "evil" conjured up too many misunderstandings.

In the Nirvana Sutra, Ajatasatru plots to kill his Father, King Bimbisara by starving him to death in a prison cell. Queen Vaidehei hides portions of food and drink on her person to feed her husband. When Ajatasatru discovers this, he wants to kill his mother too. His chief advisor counsels him that to do so would be an unprecedented act that would destroy his reputation. Apparently in those days, it was par for the course for sons to murder their father to take the throne but never ever to murder their mothers. Interesting, don't you think?

If you have never read the Nirvana Sutra, I urge you to do so, it is riveting reading and I am sure you will come back with many questions.

Part of Shinran's quote was "Such an understanding reflects." Reflection, that is an important quality of being a Jodo Shinshu Buddhist.

We often recite the phrase "Reflecting on my imperfect self" in our services. Before we can embrace shinjin, we have to reflect on ourselves and acknowledge that we are imperfect beings full of blind passions.

Shinran Shonin wrote in "Notes on Once Calling and Many Calling"

Continued on page 5

	Mudita & Akunin, continued	The person burdened with extreme evil should simply say the Name:
	"Foolish beings, as expressed in the parable of the two rivers of water and fire, we are full of ignorant and blind passions. Our desires are countless, and anger, wrath, jealousy and envy are overwhelming, arising without pause: to the very last moment of life they do not cease, or disappear, or exhaust themselves." (CWS, volume 1, p. 488} We, Jodo Shinshu Buddhists, are the only Buddhists who seek the fruit of Enlightenment through the "true and real shinjin that is unfailingly is accompanied by [saying] of the Name. This Enlightenment does not happen in this world but only when we	Although I too am within Amida's grasp,
		Passions obstruct my eyes and I cannot see him;
		Nevertheless, great compassion is untiring and illumines me always.
		This verse reminds us that even when we feel alone, abandoned in life, we are never alone or abandoned by Amida Buddha. We just have to say the Nembutsu and receive Amida's compassion.
	pass into the Pure Land. Also, just saying the Nembutsu without	Namo Amida Butsu, Namo Amida Butsu, Namo Amida Butsu.
	shinjin is merely self-power practice. I would like to close with revisiting verse 27 of Shoshinge:	In Gassho, Dennis Madokoro, TBC Minister Assistant
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Memorial (Shotsuki) Listing for the Month of July

Our monthly memorial services (shotsuki) are usually held on the first Sunday of each month to remember and honour those who have passed away in that month regardless of year.

Usually, mail reminders are sent out to the next of kin but due to changing circumstances we have not always been able to reach families and hope that by publishing the names of those who have passed, we can still reach and remind families and dear friends of the month of their loved ones honouring. Below is our listing of our members and supporters who have passed away during the month of **July**. All are invited and welcome to attend.

GUIDING LIGHT

SHOTSUKI, JULY, cont'd	TAKASAKI, Susan	TSUYUKI, Nobuko	Harry
SASAKI, Tadao	TAKEMURA, Chiyoko	UI, Hideo	YAMADA, Mitsuo Mike
SHIMIZU, Suzu	TAKENAKA, Maisie Alice	UYEDA, Senjiro	YAMAMOTO, Bob Maso
SHIMIZU, Shizue Suzie	TAKENO, Haruo	UYENO, Kuye	,
SUGIMAN, Toshihiko	TAKENO, Ryu	UYENO, Tashichi George	YAMASHITA, Kumiko
SUGIMAN, Ross Tatsuro	TANAKA, Shoko	UYESUGI, Sueko	YASUDA,
SUMIYA, Odai	TANAKA, Kazuko Kay	UYEYAMA, Chizuko	Fumiko Eileen
SUZUKI, Kiyomi	TANI, Hatsue Jane	WAKABAYASHI, Hatsue	YASUI, Sueo
TAGUCHI, Takemi	TATEISHI, Ai	WAKABAYASHI, Barron	,
TAKAHASHI, Sada	TERAKAWA, Tadaji	Chuzo	YONEKURA,
TAKAHASHI, Toshio Stan	TSUCHIDA, Taichi	WAKAYAMA, Sam Masami	Hedy Hideko
TAKAHASHI, Tokiemon	TSUJI Tojiro	WANI, Tsuyo	YONEMURA, George
,,,		WATANABE, Hideyoshi	i orthinettal, George

CAMP LUMBINI BAKE SALE



Sunday, May 4th, we held our first Camp Lumbini Bake Sale! We were happy many people came and supported this event. These funds will go to the upkeep of the temple cottages to ensure many more years of Camp Lumbini.



Thank you to the youth and their families, as well as other temple members, who donated baked goods and treats. We also sold our handmade jewelry, and knitted items. We would like to thank the Camp mom knitting circle for their donations.

If you are interested in Camp Lumbini, or would like more information, please email me at: <u>Abagail-Kataoka@hotmail.com</u>

Keep an eye out in the Guiding Lights for our next Camp Lumbini event!

Thank you, Abagail

For the Generations to Come



Headline: What World Will Our Children and Grandchildren Inherit?

Body: Our choices today will profoundly impact the lives of our children and grandchildren. Learn about the urgent need for climate action to secure a healthy planet for future generations.

Call to Action: Invest in their future. <u>Attend our talk by Ray Nakano on Sunday, July 20th at 1 pm</u> at the Toronto Buddhist Church, 1011 Sheppard Ave. West, Toronto. Please contact Ray at raymondnakano@gmail.com if you have any questions.

APRIL THANK YOU'S

• <u>A BIG THANK YOU—to all those who helped to make the JSBTC AGM, Ministers' Association and Women's</u> <u>Federation Annual Meetings a HUGE SUCCESS!!!</u>

- Donna Nakano and Sandra Izukawa for playing the organ at this month's service
- Naomi Knude, Christine Yamada, Myra Takasaki for helping with tea toban after service
- Myra Takasaki for arranging the flowers for the naijin
- Naomi Tsuji-Tamaki for bringing the obuppan
- Ross Yoshida, Brian Huynh and Ken Shigeishi for making sure we have a Zoom service.
- To all those who made Keirokai a success!
- Les Tanaka for mowing the lawn make sure the Temple always looks neat
- To those who have been delivering bentos to our seniors and to Myra for organizing everything
- To Elaine Takahashi for making all the bentos for the seniors in the program
- To all the volunteers who are always at the Temple to help out every day, week or month.
- To all those who have been volunteering at the funerals and memorials that have occurred.

We are always in need of volunteers. Please let the office know if you are available to volunteer or fill out the volunteer application on our website, tbc@tbc.on.ca. Let's have some new people to thank.

We hope that you will join our new format toban group. Call the office or email Naomi Tsuji Tamaki at ilovelucy3d@yahoo.com with your questions or to join the group.

Calling all Sangha Kids

June's Theme: Dharma School Wrap Up!

Let's reflect on the past year 2024-2025.

September 2024 - Rally Sunday - Introductions of oneself and the Temple

October 2024 - Gratitude

November 2024 - Remembering Eshinni and Kakushinni

Decembers 2024 - Buddhahood - Bodhi Day

January 2025 - Hoonko - Shinran Shonin's Memorial Day

February 2025 - Peace (inner and outer peace/ harmony and getting along

March 2025 - Balance - Spring Higan - balancing our emotions

April 2025 - Hanamasturi - Sakyamuni Buddha

May 2025 - Gotanye-Shinran Shonin

June 2025 - Dharma School Wrap Up

CAMP LUMBINI

A week long overnight children's Jodo Shinshu Buddhist camp Sunday July 27 - Saturday August 2

Pre-registration is required

DHARMA SCHOOL DAY at CAMP LUMBINI

On Friday August 1st, all Dharma School children (and parents) are invited to come spend the day at Camp Lumbini in beautiful Wasaga Beach.

Arrive in the morning and take part in all of the activities planned for the day and evening.

Stay for lunch and dinner. (There is no cost)

<u>**Pre-registration is required**</u> so that meals can be planned.

Any camp related questions can be directed to abagail.kataoka@hotmail.com

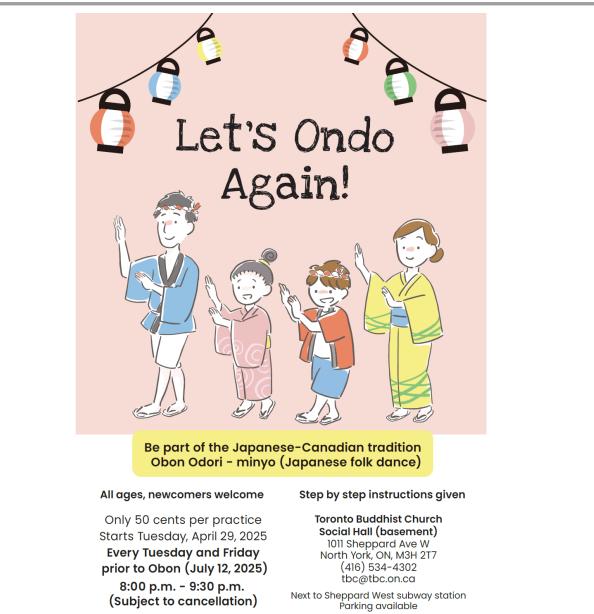
Have a wonderful safe Summer. See you in September at Rally Sunday.

With gratitude, The Kid's Sangha Team









Bon Odori 2025

Spring has arrived and it's time to get our dancing zori on! Bon odori practices will take place at the Toronto Buddhist Church on **Tuesday and Friday evenings**, 8:00 – 9:30 pm. Men, women and children are all welcome and no experience is necessary. Step-by-step instructions will be given and it is best to come from the beginning as new dances are introduced as the practices progress.

Practices have already started but you may join at any time. They will run from April 29 until July 10 (Thurs)

Obon is an important Japanese Buddhist tradition to remember our ancestors and dancing is part of the celebration.

Traditional Japanese folk dances (odori) are made up of short sequences of steps that are repeated throughout the song.

Dances are also created for modern songs.

Bon odori will be held on Saturday, July 12, 2025 at the Japanese Canadian Cultural Centre following the Natsu Matsuri.

For more information, please contact the Toronto Buddhist Church. 416-534-4302 tbc@tbc.on.ca

JSBTC AGM BANQUET

APRIL 26, 2025







SHOSANSHIKI (FIRST VISITATION)

CEREMONY, MAY 4, 2025





GOTANYE SERVICE

TSUITO HOYO& JSBTC INSTALLATION

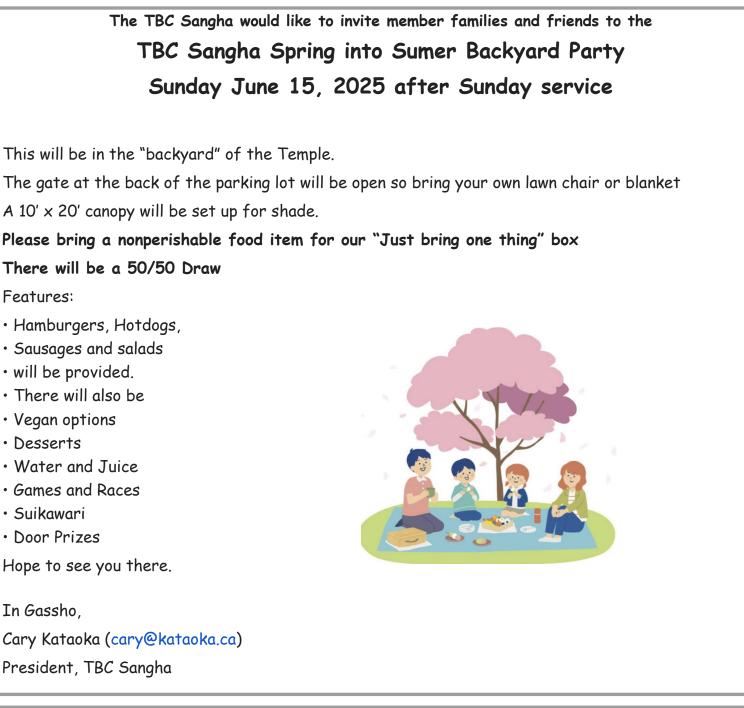
APRIL 27. 2025

MAY 18, 2025









SAVE THE DATE NEW ANNUAL PICNIC 2025 AT LUMBINI,WASAGA BEACH SATURDAY, AUGUST 16 Watch the Guiding Light and Website for

more information.





DO YOU HAVE PERENNIALS YOU NO LONGER WANT IN YOUR GARDEN?

The Temple is looking for perennials to plant around the building and the parking lot. If you are thinking of thinning out your garden, please bring them into the Temple or call the office 416-534-4302 and we will gladly pick them up.



Youth Welcome for Sugiura Sensei



Thursday, May 1st, 2025 some of the youth from the Temple were able to get together for a bonding experience with our new minister Hikaru Sugiura Sensei. We are so happy that many people were able to join.

Suggested by Kensho Sensei, we took Sugiura Sensei out for bowling at Playtime Bowl. Conveniently, this location is close to the Temple. We had a wonderful evening of bowling and socializing with everyone. It was many of the youth's first time doing 10-pin bowling, and they did very well.

We are very thankful to the Temple for giving us the opportunity to take the Sensei's out for an evening of bowling. Thank you to everyone who was able to join. We hope to plan more fun activities together to get to know our Sensei's even better. Not just as the Senseis, but as members of our community.



Have you applied for your 2025 TBC membership?

Some may say, "Well, what's in it for me?"

One could remind us of the following entitlements. You can:

1. Attend special Temple activities free of charge or at rates not available to non-members;

2. Take advantage of free notarial services offered by one of our Temple members; and,

3. Have a real say on important matters affecting the direction of the Temple, including the election of the President and the Directors, and the approval of budgets.

TBC will be there for you but needs assistance

Supporting the Temple provides you with something that you can't tangibly quantify and put a price on. It's actually something you do for yourself and for our community. That is, your support is your affirmation of the Jodo Shinshu way of life and to support and spread the Dharma. This is what it's really about. Please make that commitment for 2025. The Temple needs your support to continue to thrive, and it will with your support.

REGULAR MEMBERSHIP (valid Jan 1 - Dec 31)

- To be recognized as a Temple member, please complete the application form as early as possible at the start of each year
- Membership card will be sent once your signed application and membership fee or your promise to pay the total fee have been received
- Please note membership this year is a minimum of \$160.00

HONOURARY MEMBERSHIP

- Issued to all members 77 years of age & over
- Honourary Members do not need to pay any annual membership fees, although all donations are always welcome
- If already an Honourary member simply fill out a membership form each year to confirm your wish to continue Honourary Membership

Can't make it to the Temple?

You can submit your application and membership fee online at ${tbc.on.ca}$

2025 MEMBERSHIP APPLICATION

In the case of couples, please complete information for <u>each</u> applicant individually.

Applicant Renewal () New () Mr. () Mrs. () Ms. ()			
Last Name:	Birthdate: dd/mm/yy:			
First Name:	Email:			
Address:	Phone:			
City:	Signature:			
Prov: Postal Code:				
I promise to pay \$as my Membership Fee for 2025 and am enclosing the amount of \$on account of such fee. I will pay the balance of my Membership Fee, if any, by <i>May 31, 2025</i> . By signing this Membership Application, I hereby adopt the vows				
below.				
SignatureDateDate				
I would like a Guiding Light mailed to me - English Only English/Japanese				

NEW MEMBER PLEASE SUBMIT WITH YOUR APPLICATION SOME INFORMATION ABOUT YOURSELF.

As a member of Toronto Buddhist Church, I:

- 1. Recognize and accept that our Temple is based on the Jodo Shinshu Pure Land Teachings;
- 2. Vow to strive to live a life of gratitude and to do my best to care for the welfare of society; and
- 3. Vow to observe and uphold the Charter and By-laws of the Temple.

トロント仏教会の護持会員として、次の通り誓約いたします。

- 1、お寺を浄土真宗のみ教えに従う人々が集うところとします。
- 2、報恩感謝の生活を送り、自他ともに心豊かに生きることのできる社会の
 - 実現に貢献します。
- 3、会則を厳守します.

Please note that this application is for membership from <u>January 1, 2025 to December 31, 2025</u>. The Individual Membership Fee for 2025 is a minimum of \$160. However, the Temple welcomes and will be grateful for any amount over and above this minimum fee.

A tax receipt will be issued for the total Membership amount paid.

Please do not use Offering envelopes to pay membership fees. Instead, please insert them in separate plain envelopes clearly marked "For Membership". Please make any cheques payable to *Toronto Buddhist Church*.

<u>A SEPARATE MEMBERSHIP APPLICATION MUST BE FILLED OUT FOR EACH INDIVIDUAL APPLYING.</u> PLEASE SUBMIT A SEPARATE PAYMENT FOR 'MEMBERSHIP ONLY'. PLEASE DO NOT COMBINE WITH DONATIONS.

How to donate to the Toronto Buddhist Church

The business of spreading the Shin Buddhist teachings to our sangha and beyond continues. Forwarding a financial donation will help prepare TBC to welcome everyone to the temple and continue to provide Zoom to those who cannot attend in person.

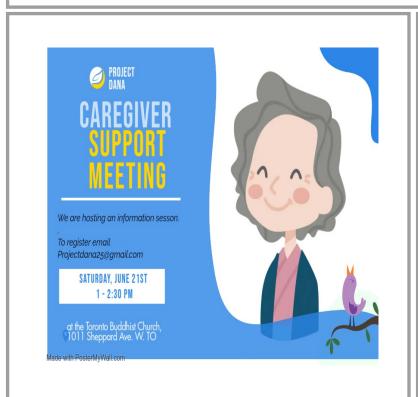
There are 3 ways to donate to TBC from home:

- Cheque: mail to 1011 Sheppard Ave. West, Toronto, ON, M3H 2T7
- E-transfer (is now auto-deposit): use email address darlene.rieger@tbc.on.ca
- online donation via PayPal: follow directions on www.TBC.ca "Make a Donation" page

Please include the purpose of your donation, as well as, your **full name, mailing address, email address, and phone number. This is particularly important if you're donating by cheque or e-transfer.** This helps ensure you will receive a donation receipt for tax purposes. Detailed information can also be found on the TBC website: www.tbc.on.ca.

Your donations are always greatly appreciated.

Gassho





<u>ATTENTION TEMPLE MEMBERS</u> <u>AND FRIENDS</u> TAKE YOURSELF OUT TO THE BALL GAME!

Friday, July 18 @ 7:07 pm. Toronto Buddhist Church has purchased 50 tickets.

The church is subsidizing the tickets, so it will only be **\$20** / **ticket**. Anyone 77 years or older can go for free, but you must let the office know you want a ticket and **payment must be received to reserve a seat**.

Pay by cheque, credit card or e-transfer (<u>darlene.rieger@tbc.on.ca</u>) to confirm your ticket(s).

Call 416-534-4302 or email <u>tbc@tbc.on.ca</u> to request tickets. They are digital tickets so you must be able to receive the ticket on your cell phone.

Section: 520-Seats will be assigned

Toronto Blue Jays vs. San Francisco Giants

Free Giveaway for the first 15,000 people.

BRING JUST ONE THING

It's a new year and the rising prices of all foodstuffs continues to escalate and make family decisions difficult as to where their funds should be spent. In lieu of a food drive, we encourage everyone who comes to the temple for either services or classes, to bring one non-perishable item from their cupboard; once or every time you attend Temple or whenever you think of it. This will be a year long project. Hopefully this is less burdensome than donating a bag of food occasionally. Of course, we will also welcome bags of food if that is better for you. There will be a box in the lobby for donations. Food banks and neighborhood pantries will benefit from your donations year round.

Please do not include food that is close to or past its 'best before date'.

Thank you for your generosity and thinking of the less fortunate.



On the weekend of June 27 to 29, 2025, TBC will again participate in Pride Toronto with a booth at the street fair on Church Street and by marching in the parade on Sunday, June 29th. This is an opportunity to raise awareness about TBC and Shin Buddhism. In addition to reaching out to the 2SLGBTQ+ community, a community that has historically faced discrimination, this is also an opportunity to work together and to have a good time doing so. Most if not all our volunteers from last year commented that they had a great time and stated that they look forward to helping again in 2025.

To volunteer at the booth, please contact Jun Cura-Bongolan our booth volunteer coordinator at <u>juncurabongolan@gmail.com</u>. To march in the parade, you just have to show up. Details on walking in the parade will be communicated closer to the date.



Camp Lumbini 2025

Calling All Youth Ages 8-15!

Join us this summer, Sunday, July 27th - Saturday, August 2nd, for an overnight Buddhist camp!



- A fun, youth bonding experience!
- Buddhist themes implemented through the activities during the week.
- Buddhist camp held in the Temple cottages in Wasaga Beach.

Youth Ages 16+ are counselors and can receive volunteer hours.

Children under the age of 8 may join us on Friday August 1st for a one day camp experience.

For more information please contact Abagail Kataoka <u>abagail-kataoka@hotmail.com</u>