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We offer 2 ways to register for our retreats—online or by mail:

Online
• Visit midamericadharma.org
• Click Mid America Dharma Retreats
• Register for your preferred retreat by clicking On-line Registration

By Mail
• Complete and mail-in the registration form on page 13

We post up-to-date info on our Facebook page. Comment or message us anytime – we love to hear from you!

Mid America Dharma News
Offering Insight Meditation to the Heartland | Spring 2016

Urban Elements by Anushka Fernandopulle

In May 2016, Mid America Dharma hosts teacher Anushka Fernandopulle for a 3 day non-residential Insight Meditation retreat, “A Wise and Wakeful Life,” in the Kansas City metro area. For more information please see page 8.

I have spent most of my adult life living in a city, having a job, and practicing Dharma. In the city, I am faced with a very different landscape from what the Buddha saw in his life: pavement and sidewalk, fire hydrants, buses, traffic signals, and neon signs. I regularly go on retreat to beautiful natural areas, but I also try to bring the practices of transformation into my daily urban life.

Continued on page 2

Working with Our Discouragement: an edited talk by Shaila Catherine

In August 2016, Shaila Catherine will return to the Kansas City area to co-lead with Philip Jones an 8 day residential Insight Meditation retreat (with weekend option) for Mid America Dharma. For more information please see page 9.

At some point in the practice, everyone feels discouraged. For some people disappointment is an occasional hindrance; for others it is a chronic obstacle. What are the roots of this obstacle?

Sometimes it is when we are trying our hardest, perhaps even using excessive effort, that we might be most vulnerable to discouragement. We might think that if our full effort is not good enough, then there is no hope of success. However, strong effort does not guarantee predictable success. Preoccupation with “doing it right” or perfecting techniques will not free the mind. We need to learn to patiently persevere in our efforts—trust the unfolding of the path. The effort in meditation should not be directed toward gaining particular states according to a personal timeline; right effort is directed toward release.

Continued on page 4
“This is the direct path for the purification of beings, for the overcoming of sorrow and lamentation, for the disappearance of pain and grief, for the attainment of the true way, for the realization of liberation.” At the beginning of the Satipatthana Sutta, the Buddha makes this inspiring declaration. He goes on to describe a myriad of ways to practice that will put us on this direct path, many of which apply mindfulness to the direct experience of our own physical body, “contemplating the body as a body.” I particularly like the practice of the “four elements”—reflecting on the body as composed of air, water, fire and earth—and exploring its relevance for us today in an urban environment. The direct experience of the human body seems to remain the same after thousands of years despite technological innovations and new geographic boundaries.

Let’s start with the air element. Many people use this as their base object of awareness in sitting meditation: the movement of the breath as it enters and leaves the body. The simple act of breathing, which we have been doing since the moment of our birth and which we will continue until our death, is the continuous syncopation of our lives. The air element sustains us, and we share the air that we breathe with everyone, whatever their age, ethnicity, occupation, bank account or species. We share it with all other expressions of urban life—the dogs, cats, pigeons, mice and insects and, fortunately, also with the plants, who are quietly respirating in exchange with us, breathing in the CO2 and breathing out oxygen.

You can connect directly with the experience of the air element at any time. Bring your attention to your chest expanding and contracting as you breathe. See others breathing by paying attention to those waiting with you at the bus stop, to the dog lying on the sidewalk, to the baby rolling by in a stroller. Observe flags wafting in the breeze and plastic bags being blown around in circles in alleys. Notice a vehicle belching clouds of smog, impacting the air element for all of us. Sense the air element as movement, internally and externally.

Next is the water element. We can’t live very long without the water element. Like the surface of the Earth itself, the human body is made up of about seventy percent water. We are like walking bags of liquid held together by our skin. We are constantly replenishing the liquid in our bodies like giant water filters, with more liquid poured in and then excreted through sweat, urine, and tears. Water is carried through our bodies in systems of arteries, veins, and other vessels just as, beneath our feet on the sidewalk, elaborate systems of pipes bring water to buildings for us to drink and wash, while others remove sewage and waste. Our individual bodies periodically interact with these larger systems.

Feel the liquid nature of your own body—the saliva in your mouth, the lubrication of your eyeballs, the gurgling in your belly. Feel the softness of your arms, legs and torso; this is due to the liquidity and cohesion of the water element in your body. As you turn on a faucet to get a drink, flush the toilet, or pass a gushing fire hydrant, sense the water element, internally and externally.

Continued on page 3
The fire element represents the heat or coolness we feel in our body. As delicate organisms, we can only survive within a certain limited range of temperature. The fire element burns up food in digestion—and slowly ages us.

Our life is like a log burning up, consuming all the fuel we ingest. (And none of us knows how long our log will burn). Our skin goes from fresh and unwrinkled as babies to drier and more shriveled as we age, just as the paint on buildings fades from the sun. The fire element is present in the heat and energy from neon signs and traffic lights, as well as the heating lamps and space heaters we use to keep ourselves warm.

Drop into your body with an awareness of temperature and feel that different parts of the body have different levels of heat and coolness. Notice how these levels are constantly shifting, like the temperature of the air outside as the Earth rotates and tilts through the seasons during the year. Pay attention to the fire element in the vast system of electrical wires running over our streets and connecting to the wiring in our homes and offices. In the glow of your computer screen and the warmth of your hands typing, feel the fire element, internally and externally.

Finally, the earth element represents solidity—hardness or softness, roughness or smoothness. The earth is always supporting us, regardless of what we have done or how hard our day may have been. We can feel the solidity of our bones and teeth and the pressure of our body on the ground as we sit or stand. The earth element is apparent all over the city—in the concrete of the roads, the bricks of the buildings, the metals of the vehicles. Notice the solidity of the earth element reflected in the exterior of buildings, just as it is in the skeletal scaffolding of your body. Remember the earth element, internally and externally.

The food that sustains us is made up of all four of these elements. Vegetables and grains were grown in the earth, watered by the rain, and nourished by the light of the sun and warmth of the air. In the city, it often seems like food comes from store shelves, vending machines, and foil or plastic packages. But when you reflect a little more deeply, you can remember that it is the four elements that nourish our life through each meal we eat, even if it comes in a take out container.

Contemplation of the four elements calls into question the boundary between “me” and “not me.” Where is the boundary between me and the air I breathe? The water I drink? The minerals in the vitamins I swallow? The waste that comes from my body and returns again to the Earth? At what point does the sandwich I eat end and my body begin? Boundaries are not as clear as they seem.

Relaxing into this truth can bring tremendous freedom, confidence and joy. We are part of our environment, whether in nature or in the city. Our bodies are made of the same elements that we see around us and are affected by the health and vitality of these elements. We are earth, air, fire and water; we are concrete, wind currents, electricity and hydrants.

“This is the direct path for the purification of beings, for the overcoming of sorrow and lamentation, for the disappearance of pain and grief, for the attainment of the true way, for the realization of liberation.” Enjoy your urban contemplation.

Anushka Fernandopulle works as a leadership coach & management consultant. In addition to teaching, Anushka is on the Spirit Rock Teacher’s Council and is founding an urban meditation center in San Francisco. See page 8 for details on Anushka’s May 2016 retreat.

For more info, visit www.anushkaf.org.
Disappointment, discouragement, and self-doubt arise through the activity of the comparing mind. People may feed the hungry ego through accomplishments, appreciation, and praise. Often when students become discouraged, there is no real problem in their practice. But the hunger for validation and the habit of comparing tortures the mind.

Self-judgment can go either toward praise or blame. The flip side of discouragement is pride and overconfidence.

Perceptions of both worthlessness and arrogance are rooted in the same delusion of self, function through comparison, and describe a mind that is lost in a story of self. They are manifestations of conceit. Through mindful investigation, we see the root of conceit in the activity of comparing; we don’t believe stories of either success or failure. As the Buddha urged, “His mindfulness holds him posed in a constant even-mindedness where arrogance is impossible; he makes no comparisons with the rest of the world as ‘superior,’ ‘inferior,’ or ‘equal’ (Sutta Nipāta 8.10, Purābheda Sutta, verse 855).

How can we counteract discouragement? We need equanimity with gain, loss, praise, blame, success, and failure. To maintain a steady meditation practice, we must confront the stories that we tell ourselves about our own progress. Investigate the underlying force of conceit. Bring the resource of your mindfulness and wisdom to the painful comparing mind.

When we are caught in a reactive pattern and entangled in the story of who and how we are, meeting with a teacher or good friend can have a balancing effect. Good friends, whether peers or teachers, offer a stabilizing and encouraging presence because they are usually not caught in your story of personal failure or self-grandeur. Teachers and friends might offer simple encouraging words that remind you of your good qualities and the potential of the practice. What strengths do you bring to the spiritual path? Notice how far you have come. Bring a little kindness (metta) to your endeavor.

Just as therapists offer a stabilizing presence that allows clients to explore patterns and issues that agitate the mind, the equanimous presence of Dhamma teachers supports students as they ride the inevitable ups and downs of meditative development. Being with our stories in the presence of people we respect, who don’t buy into them, can transform our perception of the story. In the mirror of another’s non-judgmental presence, we see that it is just a mental pattern, just a habitual thought.

Remembering the commitments that we have made to ourselves is a powerful support. By doing what we say, we don’t let ourselves down. I have seen that students who leave discouraged before the end of a retreat harbor feelings of failure for a very long time. Whereas those who remain to the end and complete the process of breaking silence together, often find support in other sangha members and humor by sharing their experiences.

Notice when the mind is agitated by the story of: “I can’t do this,” “I’m not good enough,” or “Everyone else is doing better than me.” Do not let comparison, self-judgment, shame, emotional insecurity, desire for praise, or any of the myriad habitual thoughts sabotage your practice and keep you from your goal.
Examine conceit and the comparing mind in the context of practice. Bring mindfulness to thoughts that spark disappointment. See the story as a story; do not believe it.

Although encouragement is often needed just to get back on track, ultimately it will be the meditator’s direct insight into the painful force of conceit and its manifestation as discouragement that will free the mind.

Meditators will face many difficult moments as they look into the mind. The Buddhist tradition offers several ways to uplift the discouraged mind including reflection on Buddha, Dhamma, and Sangha, reciting suttas, and association with Dhamma teachers and friends.

The Buddha also said this about expectations: “What people expect to happen is always different from what actually happens. From this comes great disappointment; this is the way the world works” (Sutta Nipāta 3.8, The Dart, Salla Sutta, verse 588). Just do the practice without expecting anything from it, without expecting it to be easy, without expecting to progress at a predictable rate.

In one discourse (Samyutta Nikāya, 2:6), a young deva complained to the Buddha that the practice was difficult: “Hard to do, Blessed One! Very hard to do, Blessed One!” As the Buddha offered a gradual teaching on virtue, contentment, calming mind, concentration, and walking the path, at each stage the deva again remarked that it is hard to do. And to each complaint, the Buddha acknowledged that “They do even what is hard to do ... they gain even what is hard to gain ... they concentrate even what is hard to concentrate ... though the path is impassable and uneven, the noble ones walk it.”

The Buddhist teachings offer us a very worthy goal: the complete ending of greed, hatred, and delusion. It is not realistic to expect it to be easy. We cannot expect to have our hand held through every habitual thought that the mind conjures up. This practice does not promise immediate gratification. But it leads to a noble goal: the ending of the causes of suffering—awakening.

I find reading the Discourses of the Buddha to be an unparalleled source of inspiration. The ancient suttas illuminate the highest purpose, offer tips for practice, help me keep the goal in mind, and remind me that we are part of a long and effective practice tradition. My petty inabilities, skills, and personal patterns are of little importance in comparison to the depth of wisdom and the possibility of liberation that is offered in the teachings. Contemplating the discourses of the Buddha instills patience in the pace of my own development.

Find ways to remind yourself of the potential of liberation. Take every opportunity to let go of habits and stories of self. Using the support of Buddha, Dhamma, and Sangha, without expecting to be transformed overnight and without letting the mind become discouraged, you can systematically and consistently uproot any habitual tendencies that perpetuate suffering.

Shaila Catherine is the founder of Bodhi courses, an online dharma classroom. She has been practicing meditation since 1980. See page 9 for details on Shaila’s August 2016 retreat.

This article was excerpted from www.imsb.org/teachings/written-teachings-articles-and-interviews/working-with-our-discouragement
Aging and Awakening  by David Chernikoff

In Sept. 2016, Mid America Dharma hosts teacher David Chernikoff for a 4 day residential retreat on Aging and Awakening. For more information please see page 10.

IJ: How was it that you became interested in the relationship between the aging process and the experience of spiritual awakening?

DC: In 1995, when I was teaching in the MA program in transpersonal psychology at Naropa University, the religion department invited Rabbi Zalman Schachter-Shalomi to come to Boulder for a recently created chair called the World Wisdom Chair. “Reb Zalman”, as he was known to his many students, colleagues, and friends, brought new meaning to the phrase “wise elder”. He knew how to “take his seat” as an elder and he had a passionate belief that what he called “elder wisdom” was something our planet desperately needed. Toward that end, he had been teaching workshops and seminars on themes like “Aging Wisely” and what he called “From Aging to Sage-ing”, a title he used for a book on his work. He had earlier started The Spiritual Eldering Institute, a national organization that later changed its name to Sage-ing International. It’s an educational and training institute that develops and offers programs to people interested in deepening their understanding of the aging process and shifting the dominant paradigm associated with growing old in our culture.

A committed Jewish practitioner, Reb Zalman had a deep appreciation for all of the authentic wisdom traditions and an awareness that each had the potential to provide a unique and valuable contribution to our collective well-being. Simply put, Reb Zalman and I really hit it off and he became a mentor and spiritual friend to me.

I was 46 years old when I met him and I was just feeling the beginnings of the negative age-related conditioning I had grown up with. I went through his institute’s training program, was invited to join the board of directors, and was later hired full-time to be the institute’s director of education and training. During that period, a colleague and I created a program called “The Tao of Aging”. For several years, I taught programs and trainings in various parts of the United States as well as in Canada and Ireland. I had begun to integrate my interest in Buddhist teachings with the materials we had developed at Buddhist teachings with the materials we had developed at the institute and I was very excited about the way the work was evolving. I created a retreat/workshop hybrid that combined the silence of insight meditation with experiential partner and small group exercises.

I recently turned sixty-five years old so ideas about aging that were essentially theoretical in 1996 now have a relevance and meaning that shapes the way I live my life. It turned out to be a tremendous blessing to know and work with someone who had a wise and wholesome vision for growing older and for the possibility of dying with a sense of completion and celebration.

IJ: Some people use the phrase “conscious aging” to describe the kind of material you teach. How do you understand this phrase?

DC: For me, the phrase conscious aging is a variation of the phrase conscious living as applied to a particular stage in the lifespan. I think of conscious aging as a growth-oriented way of living that emphasizes the cultivation and celebration of wisdom, love, and insight into the nature of ultimate reality. These words also serve to describe my understanding of the Buddhist path of awakening.

Continued on page 7
Aging and Awakening by David Chernikoff, Continued from page 6

DC: Because we tend to be more aware of the finiteness and fragility of our physical bodies as we grow older, some of us are fortunate enough to experience a powerful sense of urgency to make the best possible use of whatever time we have on earth. This urgency, when wisely balanced with a felt sense of appreciation for the richness of each moment, can be a life-changing inspiration that clarifies our priorities and allows us to live the lives we most deeply want to be living.

IJ: Are there particular Buddhist teachings that have informed your exploration of the aging process and that you incorporate into your retreats and workshops?

DC: There are many Buddhist teachings that have informed my exploration of aging and dying. In that I’m primarily a practitioner who has worked for many years as a teacher, counselor, and psychotherapist, I’ve generally approached the teachings with an interest in their practical application to my own life and the lives of other living beings, both human and non-human. The four noble truths are a cornerstone in my practice and I return to them regularly in the hope of deepening my own realization of their transformational power. In that the aging process involves an accelerated awareness of change, of anicca, it invites us to take the four noble truths into our hearts with passionate interest and appreciation. I’ve worked with the Five Remembrances for many years, in particular the practice of death awareness, maranassati.

In the late 70s and early 80s, I did hospice work in Colorado and New Mexico, working for a period of time at the Hanuman Foundation Dying Center that Ram Dass and Stephen Levine set up in Santa Fe, and later directing a hospice in Las Cruces, NM. Teachings on the three characteristics took on a new and deeper level of meaning as the hospice work slowly chipped away at the deeply conditioned denial of death I had grown up with. Eventually I became convinced that there were skillful ways of blending the wisdom of traditional Buddhist teachings with the perspectives of western transpersonal psychology that could help us revitalize the role of the wise elder in our society.

In regard to the aging process, I see myself as a trekking guide of a sort. I’m very much on the same aging journey as everyone else and I believe that participants bring a great wealth of knowledge, insight, and life experience to courses of this kind.

This article was excerpted from “Going Forth” in the Insight Journal, 2015, www.bcbsdharma.org/article/going-forth/

David Chernikoff is one of the guiding teachers of the Insight Meditation Community of Colorado. See page 10 for details on his September 2016 retreat.

The Five Remembrances

“There are these five themes that should often be reflected upon by a woman or a man, by a householder or one gone forth. What five?

(1) ‘I am subject to old age; I am not exempt from old age.’
(2) ‘I am subject to illness; I am not exempt from illness.’
(3) ‘I am subject to death; I am not exempt from death.’
(4) ‘I must be parted and separated from everyone and everything dear and agreeable to me.’
(5) ‘I am the owner of my kamma, the heir of my kamma; I have kamma as my origin, kamma as my relative, kamma as my resort; I will be the heir of whatever kamma, good or bad, that I do.’”

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Mid America Dharma Retreats

Anushka Fernandopulle | May 20-22, 2016
Hollis Renewal Center, 11414 Kansas Ave., Kansas City, KS 66111 - Non-Residential
Fee: $60-90. Registration now open.

Anushka Fernandopulle has trained for over 25 years in the Theravada tradition in the U.S., India and Sri Lanka and teaches retreats and workshops around the world. Anushka also works as a leadership coach and management consultant, influenced by a BA in anthropology and religion from Harvard University and an MBA from the Yale School of Management. Anushka is on the Spirit Rock Teacher’s Council and leads a weekly group in San Francisco, Monday Night Dharma. Her teaching is informed by nature, creative arts, political engagement, innovation and modern urban life. She is founding an urban meditation center in San Francisco. For more information, visit www.anushkaf.org.

LISTEN to Anushka’s talks at www.anushkaf.org/teaching-schedule/talkswritings/

WATCH a video talk at seattleinsight.org/Talks/BrowseTalks/tabid/107/default.aspx
Shaila Catherine & Philip Jones | August 6-13, 2016
Marillac Center, Leavenworth, KS - Residential
Fee range: Full retreat $600 reduced / $750 sustaining / $1050 supporting
Weekend retreat $200 / $300 sustaining / $450 supporting
Registration opens May 6, 2016

Shaila Catherine is the founder of Bodhi Courses, an online Dhamma classroom (bodhicourses.org), and Insight Meditation South Bay, a Buddhist meditation center in Silicon Valley in California (imsb.org). Shaila Catherine has been practicing meditation since 1980, with more than eight years of accumulated silent retreat experience. She has taught since 1996 in the USA and internationally. Shaila has dedicated several years to studying with masters in India, Nepal and Thailand, completed a one year intensive meditation retreat with the focus on concentration and jhana, and authored Focused and Fearless: A Meditator’s Guide to States of Deep Joy, Calm, and Clarity (Wisdom Publications, 2008). She has extensive experience with the practice of metta, including seven months exploring metta as the meditation subject in retreats. Since 2006 Shaila has been practicing under the direction of Venerable Pa-Auk Sayadaw. She authored Wisdom Wide and Deep: A Practical Handbook for Mastering Jhāna and Vipassanā to help make this traditional approach to samadhi and vipassana accessible to Western practitioners.

Philip Jones has practiced meditation since 1987 and has been teaching Insight Meditation since 1996. He has studied with teachers from Spirit Rock and the Insight Meditation Society and graduated from the first Community Dharma Leader program in 2000. He also studied for a number of years with Matthew Flickstein and more recently has been practicing with Shaila Catherine and teachers from IMS. He has served on the board of directors of Mid America Dharma, the regional retreat organization, since the mid-’90’s. Many of his talks and writings can be found at silentmindopenheart.org.

LISTEN to Shaila’s & Phil’s retreat recordings at www.midamericadharma.org/audio.html
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Mid America Dharma Retreats

**David Chernikoff | September 8-11, 2016**

*Pallottine Renewal Center, St. Louis, MO - Residential*

Fee range: $270 reduced / $350 sustaining / $500 supporting

Registration opens June 8, 2016.

David Chernikoff, M.Div., LCSW. A student of meditation since 1971, David taught meditation and psychology at Naropa University for many years. Formerly the director of education and training for the Spiritual Eldering Institute (now Sage-ing International), he has taught workshops and retreats on conscious aging and related topics throughout the U.S. as well as in Canada and Ireland. He is currently one of the guiding teachers of the Insight Meditation Community of Colorado (www.insightcolorado.org) and he has a private practice as a spiritual counselor and psychotherapist in Boulder, CO.

**Bridget Rolens | September 30-October 2, 2016**

*Chiara Center, Springfield, IL - Non-Residential*


Bridget Rolens has practiced Insight Meditation since 1997. Her mentors include Matthew Flickstein, Ginny Morgan and Gloria “Taraniya” Ambrosia. Recognized by the Spirit Rock Teachers Council as a Community Dharma Leader Bridget shares the Dharma through classes, workshops, and retreats. She also teaches Mindfulness-Based Stress Reduction in Missouri and Illinois and is the program facilitator for Masterpeace Studios’ Mind-Body Stress Reduction program in Crestwood, MO. Bridget’s website is www.pathwaystomindfulness.com.

**LISTEN** to Bridget’s retreat recordings at www.midamericadharma.org/audio.html
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Mid America Dharma Retreats

Robert Brumet | October 16-22, 2016
Unity Village, MO - Non-Residential

Robert Brumet | December 29, 2016 - January 3, 2017
Conception, MO - Residential
Fee range: $300 reduced / $400 sustaining / $500 supporting
Registration opens September 30, 2016.

Robert Brumet has practiced Insight Meditation since 1988. He has been leading a local sangha and conducting meditation retreats throughout North America since 1995. In the early 1990s he received vipassana facilitator training from Shinzen Young. In January 2000 he graduated from the Community Dharma Leader training program, sponsored by Spirit Rock Meditation Center. Robert is one of the founding members of Mid-America Dharma. He lives in Kansas City and teaches at Unity Institute and Seminary near Lee’s Summit MO.

LISTEN to Robert’s retreat recordings at www.midamericadharma.org/audio.html

Retreat Basics: The Five Precepts

We ask everyone participating in our retreats to make a commitment to follow the Five Ethical Precepts, a foundation for our practice.

The precepts create the community of harmony and safety necessary for our work of turning inward. The self-restraint we show by following the Precepts is essential to settle the mind.

Through this we develop confidence in our worth and ability to do the practice. Following the Precepts bestows a sense of happiness with our own goodness.

◊ I undertake the training of refraining from taking the life of any living being.
◊ I undertake the training of refraining from taking what has not been given.
◊ I undertake the training of refraining from any form of intentional sexual activity.*
◊ I undertake the training of refraining from false and harmful speech.
◊ I undertake the training of refraining from intoxicating drink and drugs that lead to heedlessness.

* A more general form of this precept is “I undertake the training to refrain from sexual misconduct,” but at retreat we commit to the version stated above.
Retreat Registration

**Insight Meditation** offers an easily accessible way to free the mind from the distortions of self-centeredness, negativity and confusion. Through concentrated awareness, we see that our experience is a constantly changing process, in which all aspects of life are accepted with increasing balance and equanimity. This insight leads to the possibility of living each moment fully, with compassion and genuine freedom. Insight Meditation requires no belief commitments and is compatible with religious affiliations. Unless specified, no previous meditation experience is required.

**Retreat Format:** Periods of sitting meditation and/or Dharma teachings alternate with walking meditation. Retreats are held in silence, with talking only during specified teaching periods. Beginners should be present from the start of the retreat to receive initial instructions.

Please bring a meditation cushion or bench and a soft floor pad for meditation. Standard chairs are available and may also be used. Wear comfortable, loose fitting clothes. Please do not wear or bring strongly scented lotions, perfumes or incense.

**Residential retreats** begin with check-in at 4 PM on the first day and run through lunch on the last day. Participants are guided through group or private interviews and daily general lectures. Meals are plain vegetarian. A tea table is provided.

**Registration:** Information about retreat site, starting times, etc., is available online or will be sent after you register.

**Fees:** Retreat costs are listed under each retreat heading and on the mail-in registration form at the end of this newsletter.

**Sliding Scale:** Costs for each retreat are listed as a range. For non-residential retreats, the lowest fee listed is the actual cost of providing the retreat for each retreatant. For residential retreats, the “sustaining” fee is the actual cost. Any amount paid above the actual cost will be regarded as a tax-deductible contribution used to defray retreat expenses, scholarships and other activities.

**Residential:** a minimum deposit of $75 must accompany registration; full payment is due before the start of the retreat. Non-residential retreats: please pay the full fee when you register.

**Registration Opening Dates and Deadlines:** ... are listed on the specific retreat pages. Registrations are not accepted prior to the beginning date for each retreat. If the registration fee for a residential retreat is not received by the deadline, there is a $25 late fee.

**Refunds:** We will refund fees if requested before the deadline. Refunds requested later than this are made at the discretion of Mid-America Dharma’s Board of Directors.

**Scholarships:** We do not want inability to pay to prevent you from attending. We are experimenting with a reduced rate on residential retreats. If further financial support is needed to attend residential and non-residential retreats, we offer scholarships and a deferred payment plan. Learn more about these options when you register online or the registrar can send you written materials. Applications must be received by the registrar no later than three weeks prior to the retreat.

**Dana (or generosity):** Our retreats are led by teachers who freely give the teachings without payment. All retreat fees go for retreat expenses, such as facility rental and meals. It is central to this tradition that students support teachers through their donations. There is no expected amount, but please give to the extent you are able. Dana is completely voluntary.
Retreat registration is available online or via mail.
To register online, go to www.midamericadharma.org/retreats.

To register by mail, send this form with a check payable to: Mid America Dharma, c/o John Flaherty, 455 E. 80th Terrace, Kansas City, MO 64131. If registering for multiple retreats, please send a separate copy of this form with payment to the registrar for each retreat. A $75 deposit is required for all residential retreats. Please register as early as you can, as this greatly helps our planning.

___ May 20-22, 2016
Anushka Ferandopulle, Non-Residential
Hollis Renewal Center, 11414 Kansas Ave., Kansas City, KS
Fee: $60-$90
Fee Amount: _________

___ Sept 8-11
David Chernikoff, Residential
Pallottine Renewal Center, St. Louis, MO
Fee range: $270 / $350 / $500
Fee Amount: _________

___ Oct 16-22
Robert Brumet, Non-Residential
Unity Village, MO
Fee: $60-90
Fee Amount: _________

___ Aug 6-13, 2016
Shalia Catherine & Philip Jones, Residential
Marillac Center, Leavenworth, KS
Fee range: Full, $600 / $750 / $1050
Weekend: $200 / $300 / $450
Fee Amount: _________

___ Sept 30-Oct 2, 2016
Bridget Rolens, Non-Residential
Charia Center, Springfield, IL
Fee: $60-90
Fee Amount: _________

___ Dec 29, 2016-Jan 3, 2017
Robert Brumet, Residential
Conception, MO
Fee range: $300 / $400 / $500
Fee Amount: _________

Name: ____________________________________________________________
Address: __________________________________________________________
City: ___________________________ State: ________ Zip: ____________
Home Phone: _________________________________________________________
E-Mail Address: ____________________________________________________

Required of ALL Retreatants:
1. Please check the box below to indicate you agree to honor The Five Precepts during your retreat. The Five Precepts assure everyone has a safe & wholesome retreat experience.
☐ Yes, I have read the Retreat Basics on page 11 and agree to honor The Five Precepts during retreat.

For Residential Retreats only:
1. Gender: M  F
2. Will you arrive after 7 PM on the first day? Y  N
3. Is this your first Insight Meditation retreat? Y  N
4. Do you snore? Y  N

If you have special needs, please contact the registrar at registrar@midamericadharma.org or (816) 523-5061.
Mid America Dharma Upcoming Retreats

May 20-22, 2016 ...........Non-residential retreat, Anushka Fernandopulle, Hollis Renewal Center, Kansas City, MO
Aug 6-13, 2016 ...............Residential retreat, Shaila Catherine and Phil Jones, Marillac Center, Leavenworth, KS
Sep 8-11, 2016 ..................Residential retreat, David Chernikoff, Pallottine Renewal Center, St.Louis, MO
Sep 30-Oct 2, 2016 ......................Non-residential retreat, Bridget Rolens, Chiara Center, Springfield, IL
Oct 16-22, 2016 ......................... Non-residential Householder retreat, Robert Brumet, Kansas City, MO
Dec 29, 2016- Jan 3, 2017.................................Residential retreat, Robert Brumet, Conception, MO

For the latest retreats and a full listing of Midwestern Buddhist groups, please visit our website:
www.midamericadharma.org