

WESTERN CHAN FELLOWSHIP

Retreat Programme 2009 and Newsletter 19

The Western Chan Fellowship offers retreats providing training in Zen insight and fresh ways of being. The Maenllwyd retreat centre has been providing disciplined Zen, Tibetan and Chan (Chinese Zen) retreats for over 30 years. Participants need not be Buddhist, and indeed probably the majority are not.



The programme of retreats with the Western Chan Fellowship provides a progressive series of events designed to deepen self-understanding and insight into the Buddhist path. Serious practitioners, and this includes beginners, are invited to take advantage of these rare opportunities for practice and self-discovery in an atmosphere of warmth and the cultivation of kindness.

Western Zen Retreats and Shorter Chan Retreats are open to beginners and adepts alike. Mahamudra and full Chan (Koan and Silent Illumination) retreats are open to those who have already attended a Western Zen Retreat or have relevant prior retreat experience elsewhere (details required on application). *Prior to booking please read the retreat descriptions on pages 2, and also the description of the facilities at Maenllwyd Retreat Centre on page 3, to ensure that you understand the nature of each event.*

These retreats are serious and quite demanding. Participants gain important insights into their lives and into the Buddhist path and many return for further retreats. Some indeed make these retreats their main practice. The atmosphere is caring and supportive and interviews (opportunities to speak to the teacher) are always available. You are welcome to enquire further when considering whether a retreat is right for you.

Retreats may be led by John Crook, PhD. DSc *Chuan-deng Jing-di*, Simon Child *Chuan-fa Jing-hong*, Hilary Richards, Jake Lyne, Fiona Nuttall or Ken Jones. Both John Crook and Simon Child are Dharma heirs of Chan Master Sheng-yen of the Institute of Chung-Hwa Buddhist Culture, Taipei and New York, and are fully authorised teachers in the lineages of Linji and Caodong Chan. Hilary Richards, Jake Lyne, and Fiona Nuttall are long-term practitioners with Dr John Crook and Master Sheng-yen. Hilary is a past Chair of the Western Chan Fellowship and Jake and Fiona are trustees. Ken Jones is a long term practitioner well known both for his writings and for the retreats and workshops which he leads at various venues.

Retreat Descriptions

Western Zen Retreat

A simple monastic regime enables the mind to face the major paradox - Who am I? - in creative mutual questioning. People work in turns with each member of the group in exploring this fundamental Koan. The intensive focus drives each into a self-presentation that is difficult to experience in other ways. The outcome may be a profound sense of the unity of self and possibly a direct insight into the 'ground of being', in traditional Zen considered to be a glimpse of Enlightenment. Whether or not such an insight happens, participants share a rich experience in new self-knowledge and understanding others. Open equally to beginners and established trainees. *Leaders: Simon Child, Hilary Richards, Jake Lyne.*

Five Day Chan Retreat

The five-day Chan Retreat is similar in format to the full Silent Illumination Retreat, based on the teachings of Master Sheng-yen, and the teachings of the Western Chan Fellowship. It is suitable for beginners, and for experienced practitioners who are unable to commit to the full seven days. There will be an emphasis on Silent Illumination practice, though you may prefer to work with the breath. Practice will be supported through meditation instruction, mindfulness in daily activity, community in silence, Dharma talks and personal interviews, together with all of the other features of a Maenllwyd Retreat. *Leadesr: Fiona Nuttall, Jake Lyne*

Silent Illumination Chan Retreat

This traditional week-long retreat will allow the time and space for serious practitioners to learn, practice and cultivate the method of Silent Illumination. Simple yet difficult, within this space you may encounter an opening that allows you to come to rest and find freedom, peace and lucidity. This is not a place to opt out but enables effective engagement with daily life. Facilitated in a kindly and supportive manner we will present the teaching and methods of Master Sheng-yen, through practice, talks and individual interviews. The format will be that of a full Chan retreat, rising early, a rigorous schedule of meditation and exercise, with work periods for food preparation and keeping the Maenllwyd (Grey Mountain) log fires glowing. In the still heart of Wales, join us for this intensive Seven Day Chan Retreat. *Leaders: John Crook, Simon Child.*

Koan Retreat

This retreat focuses on traditional koans as a means of training. This retreat is designed for Westerners based in the writings of Linji, Hsu-yun, Hakuin, and Dogen, and incorporates both Chinese and Japanese approaches in a fresh format. Previous experience of either a Western Zen Retreat or Chan retreat is required. *Leader: John Crook.*

Mahamudra on the Tantric Path

An opportunity for practitioners to deepen their insight through an introduction to a profound Tibetan meditation system that originated in India during the richest period of Mahayana evolution. Preliminary exercises create the motivation for receiving an empowerment to practice methods evoking compassion and wisdom with humility and self-understanding. The retreat provides the first steps in "becoming a Buddha in one lifetime" through the mental yogas of the Mahamudra meditation system. *Leader: John Crook.*

Relationship as Chan Practice

Based each on our own experience, we shall examine how intimate relationship can become a major element in spiritual practice. Our enquiry will include sex, romantic love, co-dependency and related topics. Talks, interactive exercises, and interviews on a strong foundation of meditation. *Leader: Ken Jones*

Leaders Training Retreat

A retreat for group leaders in the WCF providing instruction through practice and discussion on how to teach meditation and run small Dharma groups. *By invitation only.*

Maenllwyd Retreat Centre

Maenllwyd is an old farm building, several hundred years old in parts, in a remote valley in mid-Wales. Modernisation extends only to the provision of mains water. There is no electricity, and no telephone, and no reception for mobile phones. Heat and light come from candles, lamps, fires, and gas or paraffin stoves. No one passes by except occasional local sheep farmers with their flocks. It provides an ideal environment for intensive meditation practice, which is the main emphasis of our retreats. The centre is not open to casual visitors, only for pre-booked residential retreats.



The meditation hall (Chan Hall) is kept clean and dry and warm. It is a converted barn which enjoys the benefit of a modern wood-burning stove that both keeps the hall warm and fuels the hot showers. It also boasts modern, eco-friendly, composting toilets.

Sleeping accommodation is best described as basic. The nearest equivalent is a sleeping barn as used by the YHA. Think 'tent with stone walls' and you will have the idea. Several people of the same sex sleep in close proximity, each with their own futon. Typically this will be in the eaves of one of the main buildings with the roof beams visible above. Such areas are naturally draughty and dusty and may have been visited by local wildlife such as field-mice. Heating in these areas is minimal and this requires you to have adequate warm sleeping-bags and blankets along with warm night-clothing. Autumn, Winter, and Spring can all be surprisingly cold in these Welsh hills.

The yard is a traditional farmyard, complete with a spring that turns the yard to mud in wet weather. Wellingtons or boots are advised for this area and for walks on the hillside.

Vegetarian food is cooked for us by an imaginative Zen cook, using fresh and largely organic supplies, and bread and cakes are made on the premises. Special diets can be catered for if the cook is advised in advance.

Unfortunately Maenllwyd is not suitable for wheelchair access and several other disabilities. We are preparing a disability access statement which will be published on the website when it is completed. In the meantime if you have any disability please enquire of the membership secretary before making your retreat booking, so as to check whether or not we shall be able to accommodate you.

Solitary Retreats

www.westernchanfellowship.org/solitary-retreats.html describes several opportunities.

Retreats

The following events are scheduled during 2009

Unless otherwise stated, these events are held at Maenllwyd Retreat Centre in Mid-Wales

2009			
January 19 th – 24 th	* <i>Five Day Chan Retreat</i> *	Fiona Nuttall	£215
February 1 st	<i>AGM in Winscombe</i>		
March 14 th – 19 th	* <i>Western Zen Retreat</i> *	Simon Child	£215
April 18 th – 25 th	<i>Silent Illumination</i>	John Crook	£300
April 25 th – 28 th	<i>Leaders Retreat by Invitation only</i>		£90
June 6 th – June 11 th	* <i>Western Zen Retreat</i> *	Jake Lyne	£215
June 20 th - 26 th	* <i>Relationship as Chan Practice*</i>	Ken Jones	£255
August 1 st – 6 th	* <i>Western Zen Retreat</i> *	Hilary Richards	£215
August 29 th – Sept 5 th	<i>Silent Illumination</i>	Simon Child	£300
October (to be confirmed)	* <i>Five Day Chan Retreat</i> * <i>At Hourne Farm, E. Sussex</i>	Jake Lyne	£215
October 10 th – 17 th	<i>Koan Retreat</i>	John Crook	£300
November 7 th – 14 th	<i>Mahamudra Retreat</i>	John Crook	£300
November 28 th – Dec 3 rd	* <i>Western Zen Retreat</i> *	Simon Child	£215

- * indicates suitable for beginners *
- **Bursaries (Concessions) of 50% discount are available on advance application for most retreats for students and low-waged applicants**
- This programme is subject to changes, cancellations, and additions. Updates will be posted on our website at www.westernchanfellowship.org
- Retreats usually start about 7pm on the first evening. Full-length retreats finish after breakfast on the last day, shorter retreats either mid-morning or after lunch.
- Full details and directions are sent on booking.
- **Please read the description of the Maenllwyd Retreat Centre on the page 3.**

Other Forthcoming UK Events of Interest

Annual General Meeting 2009

IMPORTANT: Notification by Email for next AGM

We now hold email addresses for almost all WCF members and so plan in future to distribute AGM notifications by email so as to save costs of printing and postage. If you think we may not have your email address or may hold an out of date email address, please send an email to Membership@WesternChanFellowship.org to confirm your current email address.

The 2009 AGM is scheduled at Winscombe near Bristol on Sunday 1st February 2009. Look out for the email including details and nomination papers in early January. We may also post details on the website.

Other Retreats

These events are not organised by the WCF but may be of interest to you.

Koan Retreat at Gaia House, February 2009: John Crook and Simon Child will lead a Koan Retreat week at Gaia House: February 28th – March 7th. Details: www.gaiahouse.co.uk, Tel 01626 333613.

Local Group Retreats: some other local groups hold day/longer retreats – for details check the groups page on the WCF website.

South & West Groups Weekend Retreat, 4th – 5th April 2009, Leusdon Memorial Hall, Dartmoor, with John Crook. Contact southdevonchan@westernchanfellowship.org (Pete Lowry).

The Glastonbury group will be running one-day retreats on Sunday 22nd. February 2009 and Sunday 4th. October 2009. All welcome. Contact info@glastonburychan.org or Ned Reiter on 01458 832931

Events outside UK

These events are not organised by the WCF but may be of interest to you.

Europe: First Dharma Heir of Chan Master Shengyen, Chi Chern Fashi, will lead a retreat in Poland in August 7th – 16th 2009. He will be assisted by Guo Xing Fashi who is also a Dharma Heir of Chan Master Shengyen, and also by Chang Wen Fashi. Contact Chan Union in Poland for details (see contacts). There may also be retreats in other European countries.

New York, USA: In 2009 the following retreats are planned in New York. Booking details will be announced in due course at www.dharmadrumsretreat.org

- Late May: John Crook and Simon Child will lead a Koan Retreat.
- October: probably a Western Zen Retreat.

Western Chan Fellowship Malas

For those who are friends or members of the Western Chan Fellowship there are now available a limited number of specially made malas. They have been designed with the twelve aspirational prayers in mind – see www.swindonchan.org for explanations of the practice and a picture of one of the malas.

This initiative is one of the results of the committee's thinking about how to strengthen and build Sangha. A mala is a traditional 'body support' and is worn or kept by Buddhists throughout the world as a reminder of the triple gem. Symbolically, we are beads on a string of fellowship.

They consist of rosewood beads from a sustainable source, 12 jade spacer beads and a jade guru bead and they have a green tassel. Garuda Trading – www.garudatrading.co.uk - have organised the manufacture. We think they were made for us in Myanmar.

The cost price plus postage and packing will come to UKP 7.00 (more for outside the UK). Send a cheque to: WCF Membership Secretary, c/o 9 Church Lane, Elsworth, Cambridge, CB23 4HU

Please answer the following questions in a covering note along with your cheque:

- How many malas would you like?
- Would you like to make a donation to the WCF (£5, £10, £20, other amount)?

If you are a UK taxpayer you can increase the value of your donation by 28% simply by including the following phrase. You are not required to notify the tax office and you will pay no more tax by doing this. *"I am a UK tax payer and I would like to Gift Aid my donation."*

Enclose cheque made payable to 'Western Chan Fellowship' and your name and address.

Data Protection Notice – Please Read

The WCF maintains a computer database of our contacts, which is used for keeping you informed of Western Chan Fellowship activities, e.g. for mailings such as this one, and for notifying local group leaders of possible contacts in their vicinity.

Please notify the Membership Secretary if you do not wish your details to be kept on a computer database or if you do not want to receive any further mailings.

About the Western Chan Fellowship

The Western Chan Fellowship was formed in 1997 and registered as a charity in 1998. It was based on a network of local groups which formed following the first teaching visit to the UK in 1989 of the Venerable Chan Master Dr Sheng-yen. Chan Master Sheng-yen is the Abbot of two monasteries in Taiwan and head of the Institutes of Chung Hwa Buddhist Culture in Taiwan and New York.

Master Sheng-yen has visited the UK four times and has passed on to us a view of the Dharma (teaching) based on his experience in both the main lineages of Chan - Linji (Rinzai) and Caodong (Soto). He is a second-generation teacher in the lineage of the Great Master Hsu-yun who did so much to restore Chan to China in the early years of the 20th century. Master Sheng-yen has also trained in Japan following the tradition of Harada Roshi, from whom several lineages of American Zen are currently descended. In Japan he also received a doctorate in Buddhist studies and is today a much-respected scholar. In attempting to transmit the wisdom of Master Sheng-yen, we have a tradition on which we can rely. John Crook received Dharma transmission from Master Sheng-yen in 1993, as did Simon Child in 2000, and thus both are fully authorised teachers in the same lineages.

The Western Chan Fellowship retreats are supported by a number of local groups which hold periodic meetings for meditation practice. Our evening meetings are linked to both informal local day retreats led by the local group meditation instructors, and to more disciplined and intensive residential retreats held at Maenllwyd. An introductory retreat – the Western Zen Retreat – is recommended before participation in a full Chan retreat.

WCF Charitable Notes

The WCF is a registered charity and as such it both receives donations and offers grants. The principal form of grants is the offering of bursaries (concessionary rates) to enable students and low/un-waged to attend our retreats. Donations are also used for other purposes such as to purchase relevant equipment such as meditation cushions, to support the development of local groups, to support our publishing and other activities in spreading the Dharma, to support some other Buddhist organisations, and so on. In the future we may embark on larger-scale projects which will require more substantial funding.

If you would like to support the WCF there are several options available. You may make direct payments to our Treasurer (by cheque or by using the bank details specified below for standing orders), or use one of the listed options

MAKING A LEGACY TO THE WESTERN CHAN FELLOWSHIP IN YOUR WILL:

If you are considering leaving a legacy to the Western Chan Fellowship in your Will please contact Treasurer Jake Lyne, 13 Belle Vue Terrace, York, YO10 5AZ, to complete a legacy pledge form. Alternatively log on to the WCF website and complete a form online. The pledge form is not legally binding, but will help us plan for the future of the WCF.

GIVE AS YOU EARN: The WCF is registered under the payroll-giving scheme. If your employer operates this scheme then you may now make use of it to make regular tax-efficient donations to the Western Chan Fellowship. The reference number that you need to quote is Western Chan Fellowship 000435969. Details of this scheme can be found at www.giveasyouearn.org

STANDING ORDER: If you wish to make a donation by standing order, please use the following bank details. The payment reference should include your name and the purpose of the donation/payment, e.g. JaneSmith:Donation or JohnBrown:Oct2007RetreatDeposit.

Cooperative Bank, PO Box 250, Skelmersdale, WN8 6WT

Sort code: 089299, account: 65264205, a/c name: Western Chan Fellowship

For foreign transfers: IBAN: GB77CPBK08929965264205 (NB it is a zero after the letter K), SWIFT: CPBKGB22

ONLINE DONATION: <http://tinyurl.com/33oxle>

CHARITY CARDS: The WCF is registered with the Charities Aid Foundation CharityCard Scheme, and so any of you who hold CharityCards and wish to make donations in that way for tax efficiency are welcome to do so. See www.charitycard.org Tel 01732 520 050. Please remember that these cannot be used for retreat fees or for subscriptions, but only for donations to either our general funds or to one of our specific funds (we have property, publishing, equipment, and bursary funds).

GIFT AID: If you are a UK taxpayer, Gift Aid offers a simple way to increase the value of your donation by allowing the WCF to reclaim the tax on your donation. We take your donation (which is money you've already paid tax on), and we reclaim tax you have paid already at the basic rate of 22%. In practice, this means that if you give £100 to the WCF, that gift is worth £128.20 to WCF.

If you wish to be registered with us for Gift Aid please write a signed letter to the Treasurer, giving your full name and address and stating: "I am a UK taxpayer, please register me for Gift Aid".

(If you are a higher rate taxpayer, you also benefit because you can claim the difference between the higher rate of tax at 40% and the basic rate of tax at 22% on the total value of your donation. You make this claim on your self-assessment tax return.)

Local Groups

Affiliated Groups

There are several local meditation groups following the Chan tradition who are closely associated with the Western Chan Fellowship. Whilst not yet part of the structure of the WCF (they remain as independent groups) they may become so in the future. Groups are useful for newcomers to begin to learn about practice and for experienced practitioners to obtain sangha support in their own locality.

Bristol Pat Simmons 0117 977 4683
Cambridge David Brown 07766 686 345
Cardiff Rob Stratton 029 20 229 376
Glastonbury Ned Reiter 01458 833663
Lizard Sophie Muir 01326 221651
Manchester Simon Child 0161 761 1945
Medway Towns Stuart McLeod 01634 571659
Mid-Wales John Senior 0781 346 2880
Newbury Susan Millington 07958 574524
Nottingham Hilary Richards, 0115 924 2075
South Devon, Pete Lowry, 07737 526048
Stroud Alec Lawless 01453 873877
Swindon Hugh Carroll 07949 605519
Winterslow winterslowchan@westernchanfellowship.org
York Jannie Mead, Jake Lyne 01904 628536

Other Groups

There are other independent local meditation groups whom we have referred to as 'associated' groups though their association is not as close as affiliated groups. Usually at least one of the members is a member of the WCF, but not necessarily so, and maybe other group members follow Buddhist traditions other than Chan or Zen. Though independent of the WCF, based on our mutual interest in Chan Buddhism we maintain friendly and mutually supportive links.

Guildford Roger Taylor 01483 202422
Hertford David Hope 01992 306754
London Kitty D'Costa
London@westernchanfellowship.org
Newcastle Emlyn Eric Johns 01559 370875
Portsmouth George Marsh 023 9235 7783

Local Contacts

There are no currently active groups in these areas, but there are friends of the WCF who are willing to be contacted regarding activities in these areas

Aberystwyth, Ken Jones:
01970 880603, aberystwyth@westernchanfellowship.org
Edinburgh, Frank Tait:01721 721146,
edinburgh@westernchanfellowship.org

Overseas Groups

There are other independent Chan groups in other countries with whom we have a close association, with our teachers visiting them from time to time to lead retreats, and with their leaders also training with us in the UK

Oslo: Hridaya Group
Bryn Risnes + 47 9756 3317
Warsaw: Chan Union in Poland
Pawel Rosciszewski +48 22 736 22 52

Contacts for New Chan Forum and the Western Chan Fellowship

WCF Secretary: Simon Child, 24 Woodgate Ave, Bury, LANCS, BL9 7RU.

Tel: 0161 761 1945, Secretary@westernchanfellowship.org

Membership Secretary, NCF Subscriptions (£12.00 per three issues), *Retreat Bookings*

Hugh Carroll, c/o 9 Church Lane, Elsworth, Cambridge, CB23 4HU,

Retreats@westernchanfellowship.org

Chair of the WCF: Eddy Street, 19 Velindre, Whitchurch, Cardiff CF10 2TE,

Tel: 029 2069 1146, Chair@westernchanfellowship.org

Teacher of the WCF: Dr John Crook, Winterhead Hill Farm, Shipham, N. Somerset, BS25 1RS,

Teacher@westernchanfellowship.org

NCF Editor: Marian Partington, Ty Lottyn, Llawr y glyn, Caersws, Powys SY17 5RJ,

Editor@westernchanfellowship.org

WCF Treasurer: Jake Lyne, 13 Belle Vue Terrace, York, YO10 5AZ,

Treasurer@westernchanfellowship.org

Retreat Booking Arrangements

Important Information on Booking a Retreat Place:

1. Before booking be sure to understand the nature of the event: read the retreat descriptions, read the description of Maenllwyd Retreat Centre, and you may also find it helpful to read more of the information (e.g. retreat reports submitted by past retreat participants) on our website at www.westernchanfellowship.org

2. Retreat fees must be paid in full by six weeks before the retreat starts

If you book more than six weeks ahead then you may secure your place with either full payment or a deposit of £80 (£150/\$200/€200 if applying from outside the UK).

If you book within six weeks of the start of the retreat then you must pay in full at the time of booking.

If your balance payment is not received by six weeks before the start of the retreat then your deposit may be forfeit and your place transferred to someone else on the waiting list.

If after booking you find you cannot attend and give at least six weeks notice of cancellation then both your deposit and any balance/full payment will be refunded, less administration charge of £25.

If you cancel within six weeks of the retreat, or do not turn up for the retreat, then your fees are forfeited. If we are able to refill your place from the waiting list then your balance will be refunded less an administration charge of £25.

These payment arrangements are to minimise wastage of places, given the limited capacity of our retreats. It is a shame when our retreats have waiting lists and we have to turn people away, only to find that we have late cancellations or 'no-shows' and those turned away could have been accepted if we had sufficient notice of non-attenders. Please give good notice if you are unable to attend.

Bursaries (Concessions) for Low or No-Waged Applicants and Students

The WCF is a registered charity and has received donations to a bursary fund to help students and non-waged or low income persons to attend WCF retreats. There are a limited number of bursary places per retreat, giving a discount of 50% each for those in need of such financial support to enable retreat attendance. If you need to apply for bursary-funded support to attend a WCF retreat please write to the membership secretary giving details of your requirements.

Bursaries must be applied for in writing in advance of the retreat, either prior to or at the time of booking.

Please contact the treasurer if you wish to donate to the bursary fund or to other WCF projects. The WCF is a registered charity and is registered with the Inland Revenue for Gift Aid and for Payroll Giving, so if you are a tax-payer your donation can be accepted by these tax-efficient methods. www.westernchanfellowship.org/donations.html

Retreat Booking Form

NEW ADDRESS

To:Retreat Bookings
c/o 9 Church Lane,
Elsworth,
Cambridge,
CB23 4HU

The WCF maintains a computer database of our contacts, which is used for keeping you informed of Western Chan Fellowship activities and for notifying local group leaders of possible contacts in their vicinity. Please tick if you do not wish your details to be kept on a computer database or if you do not want to receive any further mailings.

I would like to book a place on the following retreat: Date of application:

Retreat Name	Start Date	End Date
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My personal details are as follows [PLEASE PRINT]:

Name		Home/Contact phone no.	
Address		Mobile phone no.	
		Fax	
		Email address:	
		Sex:	M / F
		Date of Birth:	
Post Code		Next of Kin name and phone (in case of illness or accident)	

Please indicate how you will be travelling to the retreat. If you tick the “Able to give a lift” box, then your contact details will be given to those people who need a lift. If you do not want your details to be given out in this way, then please tick “Need a lift” and ignore the contact list you receive. The contact list will be sent out with the final information letter about 1 month before the retreat. The origin of retreat attendees is random and no guarantee can be made that a lift will be available even if you request one.

| Able to give a lift | | | Need a lift |

Previous retreat experience:
Special dietary requirements:
Any other requirements:

To book a retreat, complete the form and send with a deposit to the Western Chan Fellowship Membership Secretary at the address above. Applications without a deposit will not be accepted

- For UK applicants the deposit is £80 (£50 if applying for a bursary), or double this if applying for two or three weeks of a two or three-week retreat. For applicants from outside the UK the deposit is €200 or \$200 (or £150), or double this if applying for two or three weeks of a two or three-week retreat.
- **Payment of the balance is required by 6 weeks before the start of the retreat, or else your place may be given to someone else.**
- If you do not turn up for the retreat, then your fees are forfeited. **If you cancel within six weeks of the retreat, and we are unable to refill your place from the waiting list, then your fees are forfeited.** If we are able to refill the place from a waiting list then your fees will be refunded except for £25 admin charge. In exceptional circumstances at our discretion we may give refunds outside these terms – please refer to the cancellation policy on our website.

Please make cheques in UK Sterling (only) payable to the ‘Western Chan Fellowship’.

In order to minimise bank charges for both parties, overseas applicants could send their deposit and balance as a bank note[s] for any of the above amounts. This will be converted at the prevailing exchange rate on the day of receipt. Any risk of loss of currency in the post is your risk. Alternatively you could make a payment by bank transfer: SWIFT/BIC: CPBKGB22 IBAN: GB77CPBK08929965264205