

S U M M E R 2 0 0 9

Saint David's

Rite Living[©]

All that we do, with all that we have!



Premiere Issue!

Welcome to the premiere issue of *Rite Living*. This is an occasional newsletter sponsored by the Stewardship Team of Saint David's Episcopal Church and is meant to help us be better stewards of the greatest gift we've ever received – **life itself!**

Rite Living will cover topics related to personal finance, ecology, personal health, relationships and spirituality. Best of all, articles are written by people in or related to the parish!

We hope you enjoy and benefit from these offerings.

Help us go green

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About our writers:

Joan M. Von Feldt, MD, MS Ed, writes about health concerns. She is Associate Professor of Medicine at the University of Pennsylvania.

Jim Jersild is a retired lawyer from DuPont and writes about ecology and the environment.

Blake Bichlmeir PhD, covers topics related to personal finance. He is a Six Sigma Black Belt working on intellectual property matters at DuPont.

Thomas Wood, LCSW, MEd addresses relationship issues. He is a therapist and social worker at the Council for Relationships in Philadelphia and Concordville.

Brad Hinton is the Editor/Publisher and an occasional contributor. He is also the the Rector of Saint David's.

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What is overweight? What are the health risks?

The New England Journal of Medicine, the premier medical journal in the world, has recently published multiple articles on the epidemic of obesity. You'd be surprised (and my husband Blake ecstatic) that a little extra weight is actually good. (yes- you can be too skinny!) An article by a European group led by Pischon found that a body mass index (BMI) of 25.3 for men and 24.3 for women was associated with the greatest longevity. However, the study also noted that central obesity (belly fat) was associated with a greater risk of death than body mass index (BMI). This high waist circumference is the proverbial "beer belly". In other words, waist circumference of men and women was more predictive than their body mass index for cardiovascular death. This risk started to increase with a waist circumference greater than 33.9 inches in men and greater than 27.6 inches in women. The larger the waist, the greater the risk of premature death. It is believed that fat in the abdomen is associated with proteins that promote inflammation in the heart vessels and increase the risk of heart attacks.

Calculate your BMI

So, take a moment and calculate your BMI and measure your waist. Go to the website <http://www.nhlbisupport.com/bmi/>. You can put in your height and weight and your BMI will be calculated for you. A BMI greater than 25 and less than 30 means that you are overweight. A BMI greater than 30 means that you are obese. A BMI greater than 35 is morbid obesity and all obesity is associated with a much higher risk of premature death.

How can we be good stewards of our bodies?

PULL OUT YOUR TAPE MEASURES!

Joan Von Feldt -- vonfeldt@upenn.edu

Obesity is also associated with multiple medical illnesses, including high blood pressure, diabetes, congestive heart failure, cancer and arthritis.

What next?

So, what can you do if your waist circumference is high or your body mass index is high and you have made a decision to change? A good steward decision! Of course, the first thing you need to do is consume fewer calories. The second thing you need to do is increase your aerobic exercise. So, which diet should you choose? A recent article by Sacks, et al, published in the New England Journal of Medicine in 2009, attempted to determine which was the best diet for weight loss. They looked at low fat- average protein diets, low fat- high protein diets, high fat- average protein diets, and high fat- high protein diets. In addition, all participants in the study were offered group and individual instruction sessions for two years. The authors found that all diets were successful in having patients lose weight,; on average 13 pounds at six months and 9 pounds at two years. The authors noted that attendance in the group and individual instruction sessions was strongly associated with weight loss. Their conclusions were that reduced calorie diets resulted in meaningful weight loss regardless of the type of diet; behavioral therapy helped patients lose weight and keep the weight off, and that the weight loss was modest for all of the diets utilized. In conclusion, stewardship of your health includes being at a normal healthy body weight. Obesity leads to many complications, including premature death, diabetes, high blood pressure, arthritis and cancer. Any diet that has a fixed calorie restriction will be effective and diet plans work best with group or individual therapy sessions. ☞

Solar Panels

ONE WAY TO REDUCE OUR PARISH'S CARBON FOOTPRINT AND SAVE MONEY – EVENTUALLY!

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Stewardship in its broadest sense encompasses care and concern for all of God's creation, the earth, all creatures on it and even the air we breathe. A powerful way we might demonstrate our stewardship of God's gifts is to install solar panels on the roof of the parish hall and the classrooms. It won't be quick and it won't be easy, but it would be an act of good stewardship and it might generate some savings on our utility bills in the long run.

A local electrical contractor has surveyed our site and provided an estimate. Our roofs could accommodate 224 solar panels which could generate about 59000 kilowatt hours (KWh) of power per year, which is about 65% of our annual usage. Obtaining our power from these panels rather than from a coal fired plant would reduce carbon dioxide emissions by about 70 tons per year and reduce discharge into the atmosphere of particulates, mercury and oxides of sulfur and nitrogen. The estimated cost of the installation is \$331,520.

Even if we had the funds we could not begin such a project now. Last year we entered into an agreement with an energy supplier that provides our power at a savings of several thousand dollars per year. This agreement runs through 2011. We would pay a penalty if we reduced our power consumption substantially. So we can't flip a switch on a solar installation until 2012. But there are many issues and concerns that must be resolved before installation of solar panels, and now is the time to work on these issues and concerns, some of which are listed below.

There are companies that will install and own solar installations and sell power to the property owner, hopefully at a lower price than the local utility charges. These projects are viable because of state and federal subsidies. Can we identify any such companies operating in Delaware interested in a project of our scale?

If we elected to pay for the project ourselves could we obtain financing, and would the project return the investment within a reasonable period?

Can we get a grant from Delaware's Green Energy Fund. On what terms? The federal government provides a substantial tax credit for renewable energy installations. Can we obtain a similar benefit even though the church does not pay taxes?

Finally, is there sufficient interest and will in the parish and day school communities to move ahead with the evaluation of this project?

The next step is to begin discussing the pros and cons of such a project. I am delighted to discuss with anyone who will listen and I would welcome the input of anyone who can help move this project along.

The measurable benefit provided by solar power to the atmosphere is substantial and the possibility of cost savings is intriguing. Bringing a solar power project to completion will be challenging. If there is sufficient interest, now is the time to start. ☩



Personal Finance – Who Do You Trust?

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THE FINANCIAL
 meltdown and related

economic vibrations are unlike anything I have seen in my lifetime. I now have less trust in banks, governments, politicians, agencies, systems, networks, insurance companies, mutual funds, stocks, bonds, the economy and individuals. Less trust? What about disbelief, anger, stress? Where and when does it stop? I am a second derivative product of the '30s Great Depression because my parents and grandparents were affected in ways that influenced their behavior and mine through their lifetime. I now have a new appreciation for their experiences and their survival strategies.

Now, we and our children face profound global changes: waning oil supply, inflationary trends, global warming, pandemics, etc. We are concerned about how current controversies will affect our personal future: health care reform, bank failures, bankrupt automobile manufacturers, foreclosures, taxes, etc. We all know people who have lost jobs or face personal bankruptcy. So, when in doubt about what to do, I usually ask for advice. I have heard messages of caution, concern, but also, a desire to get back to basics. But what does that mean?

Back to Basics

A member of our St. David's community recently shared advice from the minister on her wedding day. "There will be many things you will want. Ask yourself these questions before you buy anything."

- ✦ **"Do I want it?"**
 (Of course, or I wouldn't be considering it)
- ✦ **"Do I need it?"**
 (Maybe - but want or need?)
- ✦ **"Can I afford it?"**
 (Do I have the money now - or should I wait until I do?)
- ✦ **"Can I do without it?"**
 (Maybe I can, but if I want it and can afford it, why not?)

She also remembers being taught that giving to others is a way of thanksgiving for what she had been given - even during the depression! And that God's work is not restricted to the church. And that she didn't have to have something just because her friends did, or because someone else told her she needed it!

Getting an accurate picture



Here's a suggestion.

Use a financial "tape measure." For one month, measure and record all personal expenses. Include monthly estimates for those costs that might come quarterly or annually. Don't forget taxes, insurance, mortgages, home and lawn upkeep, etc. Then sum your income. Include all sources. See the example charts on page 6.

Now imagine that you or a member of your family might lose a source of income. What would you do? Could you survive financially without bankruptcy? Would you have to change your lifestyle?

Where should we go for financial information and planning? Talking heads are out in force

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Lasting Limerence in Long-term Relationships

Keeping or rekindling the 'spark'

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There is a long-standing debate around whether or not we have any control in who we fall in love with. Is falling in love a matter of fate or hard work? Perhaps, the answer lies in our minds, bodies, and hearts.

Have you ever heard someone in a relationship say, “I just don’t feel the same way about them as I used to.” Perhaps you’ve said or thought about it yourself. This feeling usually refers to a sense of decline in romantic longing for and rewarding satisfaction with one’s partner.

Typically, people in this phase of the relationship experience this decline as a loss. At this point, hope in the possibility of a lasting relationship may begin to fade.

Popular Misconceptions

Our lives are bombarded with scenes of fiery passion, images of people making drastic relationship choices, and stories about people falling madly in love. It seems only natural that one would feel a relationship might not be “right” for them if all those elements are gone or have somewhat dimmed. However, while the popular focus may be on the beginning, infatuation stages of the relationship, the possibility for lasting, secure hope may lie further down the road.

To better explain this, let me briefly introduce you to the bio-chemical process of falling in love. “Limerence” is a term often used to describe the early stages of romantic infatuation and can last anywhere from 6 up to 18 months. Limerence is somewhat different for every person who experiences it, but it typically follows a similar trajectory and involves a number of friendly neurotransmitters (specific chemical messengers in our brains). Whether our interest is in finding a relationship or not, we may begin to feel our attention drawn to a certain person and our thoughts may drift to them more frequently than would be naturally expected. Soon after, we begin to feel drawn to that person and experience an irresistible desire to be around them when apart. We also may find that we feel better when around them and that everything in the world (and in our own life) is just fine. If the relationship involves physical intimacy, we also may find ourselves feeling energized and extremely connected. This experience is inescapably connected to a few essential chemicals in our brain that serve a vitally important function in helping us select and bond with our partners.

Getting the Chemistry Right

Serotonin (the mood stabilizer) makes us feel grounded and happy with our limerent object while simultaneously causing us to think obsessively about that person when apart; Dopamine (the rewarder) causes us to feel satisfied and fulfilled by merely being in our interest’s presence; Norepinephrine (the energizer) provides a “high” that can allow us to stay up all night talking and spending time with our potential partner while still feeling refreshed and alert the next day; and finally, Oxytocin (the connector) facilitates strong feelings of attachment. These neurotransmitters synchronize to facilitate a “pair bond” – an attachment that allows us to identify, through feelings, who might be right for us.

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Personal Finance

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shouting over one another. They don't even have the decency to listen to the other side. So, what should we do? Putting one's head in the sand is probably not the best idea.

No one has "the answer". There are some people out there with good old common sense and a gift for communication. I have four in mind. I am sure there are many others. Gretchen Morgenson writes some pretty strong columns in the New York Times, the Wilmington News Journal and elsewhere. My favorite popular financial writer, actor and economist, Ben Stein, writes a column, "Everybody's Business", also in the Times. For basic financial talk, you might try Suze Orman's TV shows and books. If you find Suze's style a little hard to take, you can try Clark Howard. My sister says Clark has a message like Suze without the hype. All have their own web sites or are connected with well-known websites, like Yahoo Finance.

After we do some basic financial measurements, we will explore some strategies that should help moving forward. Send me your favorite sayings as a way of laying some new financial foundations. An example, "always save for a rainy day". We will collect and review them next time. ☩

EXPENSES	\$/Month	\$/Year
Mortgage		
Car Payment		
Gas/Tolls		
Groceries		
School Tuition/Lessons Etc		
Taxes		
St David's		
Utilities		
Trash collection		
Sewer/water		
Phone/Cable/TV		
Possible unanticipated expenses		
Car repair		
Health care co-pays		
Vacation		
TOTALS		

Sample worksheets to help you get an accurate 'financial picture'.

INCOME	\$/Month	\$/Quarter/Year
Salary #1		
Salary #2		
Social Security		
Interest/Dividends		
Bonus/Other Income		
TOTALS		

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Lasting Limerence

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Most importantly, this bio-chemical process floods our nervous system and can only be sustained for a short duration (6-18 months) before the increased arousal damages our bodies or severely impairs our ability to function as a productive member of society. This flood of stimulation declines over time and allows us to move away from the bonding phase of the relationship into the bonded phase, where our thoughts and feelings are free to be applied to more productive areas; such as work, school, family, or scrap-booking perhaps.

What becomes problematic for many individuals in relationships is that “limerence” becomes the litmus test for whether a relationship should be discarded or pursued. When limerent feelings decline, as they naturally do, individuals may feel as though they are “falling out of love” with their partner. What they may not realize is that their body is simply returning to sustainable levels of arousal as a method of self-preservation. There are many messages in society that support the irrational belief that “good” relationships organically sustain high levels of infatuation and passion. If they don’t, well then, why even try?

What is rarely seen or represented in modern images of and messages about relationships is how intentional, strategic investment in a relationship can maintain feelings of limerence or reignite it once it has faded. Limerent feelings provide us with strong feelings of bonding with another person and it becomes our responsibility, as stewards of the relationship, to continue to invest in this bond in ways that allow the bio-chemical aspects of love and infatuation the opportunity to flow. One of the most vitally important strategies for re-deploying your friendly biochemical love messengers is to engage in exciting and novel activities together, as a couple. It has been said before, but here it is again – try new things! The experience of novelty and excitement found in novel activities stimulates the production of the rewarding and energizing chemicals in the brain. Most importantly, feeling this natural chemical stimulation with your partner, whom you care about, provides connection, intimacy, and new levels of bonding that serve as creative energy so vital to healthy relationships. Go rock-climbing, take a course in knitting, get dance lessons. Anything that will shake things up and challenge you both will do wonders for feelings of lost connection.

If you feel as though your relationship is in need of further care and attention beyond what has been offered in this article, it may be helpful to talk with a professional. As a steward of your relationship, seeking professional guidance is a way to honor and invest in what you have been given, as well as a way to find fulfillment and satisfaction. ☞

Let us hear from you!

We'd like to know how much you enjoyed this publication and if you'd like to see another in the fall. We prefer using electronic versions for stewardship reasons. However, a limited number of printed copies are available. If you have ideas about articles or want to respond to something current, please send correspondence to: brad.stdavids@verizon.net. Our parish website is stdavidsde.org.

We wish you a blessed summer.

This material is for informational purposes only and is not a substitute for professional advice or treatment. Always seek the care and advice of a professional where your personal health, finances, or relationships are concerned! The opinions expressed are those of the authors alone and do not represent the official position of Saint David's or the Episcopal Diocese of Delaware.



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